

Immanuel Herrmann
Pro se Celsius creditor
Admin of the worldwide Celsius
Earn Customer Telegram group
immanuelherrmann@gmail.com
<https://t.me/celsiusearn>

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

_____)	
In re:)	Chapter 11
)	
CELSIUS NETWORK LLC, <i>et al.</i> , ¹)	Case No. 22-10964 (MG)
)	
Debtors.)	(Jointly Administered.)

**JOINDER OF FOUR HUNDRED AND FIFTY TWO EARN CREDITORS TO THE
OBJECTIONS OF ERIC WOHLWEND, FILED BY HIS COUNSEL, ANTHONY J.
DEGIROLAMO, AND REBECCA GALLAGHER, PRO SE, TO THE DEBTOR'S
AMENDED MOTION FOR ENTRY OF AN ORDER (i) ESTABLISHING OWNERSHIP
OF ASSETS IN THE DEBTORS' EARN PROGRAM, (ii) PERMITTING THE SALE OF
STABLECOIN IN THE ORDINARY COURSE, AND (iii) GRANTING RELATED RELIEF
[D.R. 1430 AND 1416]**

We, the undersigned 452 Celsius Earn customers, would like to make it known that we
agree with everything in the above-mentioned filings, D.R. 1430 and 1416.

These filings are consistent with our experiences and how the contracts read to us.

¹ The Debtors in these chapter 11 cases, along with the last four digits of each Debtor's federal tax identification number, are: Celsius Network LLC (2148); Celsius KeyFi LLC (4414); Celsius Lending LLC (8417); Celsius Mining LLC (1387); Celsius Network Inc. (1219); Celsius Network Limited (8554); Celsius Networks Lending LLC (3390); and Celsius US Holding LLC (7956). The location of Debtor Celsius Network LLC's principal place of business and the Debtors' service address in these chapter 11 cases is 121 River Street, PH05, Hoboken, New Jersey 07030.

This Court should find the Debtors' agreement with their Earn customers is ambiguous and should be construed against the Debtors.

This Court should further find that the agreement with the Debtors' Earn customers resulted in the **loan** of digital assets to the Debtors, with certain rights granted to the Debtors to use the Earn customers' digital assets **while the Debtor was using the assets to generate profits for rewards.**

The Debtors' motion for authority to sell the Earn Assets should be denied in its entirety because the Debtors do not own the Earn Assets and, therefore, they are not assets the Debtors may use, sell, or lease under Section 363 of the Bankruptcy Code.

The individuals whose signatures appear below each state as follows: "I declare under penalty of perjury, pursuant to 28 U.S.C. § 1746, that I am a Celsius Earn customer, that I am signing this joinder on behalf of myself, and that the information I have provided herein is true and correct to the best of my knowledge, information, and belief."

Respectfully submitted,

Dated: December 2, 2022
Silver Spring, Maryland

/s/ Immanuel Herrmann
Immanuel Herrmann

S/ Christopher Little
Christopher Little
Brambleton, Virginia
2022/11/25 12:05:32 PM
EST

S/ Alexander P. Simmons
Alexander P. Simmons
Haverfordwest, United
Kingdom.
2022/11/25 12:16:38 PM
EST

S/ Rebecca Gallagher
Rebecca Gallagher
Dickson TN
2022/11/25 12:23:13 PM
EST

S/ Jesse Lund
Jesse Lund
Coto de Caza, California
2022/11/25 12:25:33 PM
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S/ Irina Dukhon
Irina Dukhon
Ojai, CA
2022/11/25 12:44:58 PM
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S/ Jeremy Cohen Hoffing
Jeremy Cohen Hoffing
Topanga, California
2022/11/25 12:45:19 PM
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S/ Angelica Virginia
Mercado Paz
Angelica Virginia Mercado
Paz
Olite, Spain
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S/ Dan Pavelean
Dan Pavelean
Romania, Bistrita
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S/ Christian Baus
Christian Baus
Vilamoura Portugal
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S/ Antonio Ruiz
Antonio Ruiz
Monzon, Spain
2022/11/25 1:16:59 PM
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S/ Christian Clark
Christian Clark
Bingen, Washington
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S/ Bradley Giardiello
Bradley Giardiello
Laurel, MD
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S/ Jerry de Wolf

Jerry de Wolf
Anna Paulowna,
Netherlands
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S/ Stephen Adolfson

Stephen Adolfson
Sacramento, California
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S/ Andrew Kennett

Andrew Kennett
London, UK
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S/ Ramon Gonzales

Ramon Gonzales
Salt Lake City, Utah
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S/ Geoffrey Rudolf Cirkel

Geoffrey Rudolf Cirkel
Netherlands
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S/ Corey Durthaler

Corey Durthaler
Cincinnati, Ohio
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S/ Al Kaplun

Al Kaplun
Chicago, IL
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S/ Michelle Kim

Michelle Kim
Chicago, IL
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S/ Rolando Abelgas

Rolando Abelgas
Al Ain City, Abu Dhabi,
United Arab Emirates
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S/ Douglas McLaughlin

Douglas McLaughlin
Centennial, Colorado
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S/ Jonathan Malcolm Boyd

Jonathan Malcolm Boyd
Johor, Malaysia
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S/ Doug Freeman

Doug Freeman
CHRISTIANSTED
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S/ Oliver Chilvers

Oliver Chilvers
Bristol, UK
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S/ Paul Anthony Green

Paul Anthony Green
Cromer, Australia
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S/ Konstantinos Katraouras

Konstantinos Katraouras
Calgary, Canada
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S/ Pedro Luis Coll Pina

Pedro Luis Coll Pina
Kazan, Russia
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S/ Christopher D Fay

Christopher D Fay
Plano Texas
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S/ Amayah Woodard

Amayah Woodard
Walkill, NY
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S/ Plv°cido JVfnio da

Paixv£o Pereira
Plv°cido JVfnio da Paixv£o
Pereira
Funchal, Portugal
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S/ Freerk Jelsma

Freerk Jelsma
Dokkum, The Netherlands
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S/ Damien Debin

Damien Debin
Paris, France
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S/ Ben Eades

Ben Eades
Hong Kong
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S/ Courtney Steadman

Courtney Steadman
Morgantown, WV, United
States
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S/ Mario Maldonado

Rodrv#guez
Mario Maldonado
Rodrv#guez
35110 Las Palmas, Spain
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S/ Cameron Crews

Cameron Crews
Hoboken, New Jersey
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S/ Jop Schreurs

Jop Schreurs
Oss, the netherlands
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S/ Luke Nowak

Luke Nowak
Burr Ridge, IL
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S/ Susan Lipscombe

Susan Lipscombe
Christchurch, england
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S/ Jeffrey Manner

Jeffrey Manner
Vancouver, Canada
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S/ Florian Mautendorfer

Florian Mautendorfer
Vienna, Austria
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S/ Tarcisio Alves Leal

Tarcisio Alves Leal
Cotia, Brazil
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S/ Robert Applegate

Robert Applegate
San Francisco
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S/ Alec Samuel Urrutia
Delgado

Alec Samuel Urrutia
Delgado
Porto San Giorgio, Italy
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S/ Chan Kwok Fung

Chan Kwok Fung
Singapore
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S/ Kevin Lammertijn

Kevin Lammertijn
Zedelgem Belgium
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S/ Alexander Adam

Alexander Adam
Germany
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S/ Viola Siu Ping Lo

Viola Siu Ping Lo
Harris Park, NSW, Australia
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S/ Alejandro Mejia Ruiz

Alejandro Mejia Ruiz
Brisbane, Queensland,
Australia
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S/ Ryan Mackie

Ryan Mackie
Scotland
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S/ Shane Owens

Shane Owens
Eldorado Springs, CO
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S/ Shane Owens

Shane Owens
Eldorado Springs, CO
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S/ Lahiru Herath

Mudiyanselage
Lahiru Herath
Mudiyanselage
Adelaide, Australia
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S/ Christopher P. Birnbaum

Christopher P. Birnbaum
Pinellas Park, Florida
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S/ Gideon

Gideon
Netherlands
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S/ Peter Mcloughlin

Peter Mcloughlin
Thomastown, Ireland
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S/ Paul Croucher

Paul Croucher
England
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S/ Omar bin Fazan

Omar bin Fazan
Ipoh , Malaysia
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S/ Alberto Jimenez

Alberto Jimenez
Springfield
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S/ Robert Kyle Wilsford

Robert Kyle Wilsford
The Colony, Texas
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S/ ana Rivera quinonez

ana Rivera quinonez
Guatemala
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S/ Victoria Almeida

Victoria Almeida
Salt Lake City, Utah
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S/ E Buitenman

E Buitenman
Amsterdam, the
Netherlands
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S/ Santiago Rivera Torres

Santiago Rivera Torres
San Diego, California
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S/ Keith Hinchley

Keith Hinchley
Adelaide, Australia
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S/ Paul Grayburn

Paul Grayburn
Weatherford, TX
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S/ Frances Jones

Frances Jones
Sydney, Australia
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S/ Liam Nguyen-Jones

Liam Nguyen-Jones
Sydney, Australia
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S/ James Emma

James Emma
St Charles, IL
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S/ Kristjan fãernifç

Kristjan fãernifç
Ljubljana, Slovenia
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S/ Ka Chun Leung

Ka Chun Leung
Atlanta
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S/ Thomas Metters

Thomas Metters
JAKARTA
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S/ Kiana Asgari

Kiana Asgari
Harborside, ME
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S/ AimV©e Urrutia

AimV©e Urrutia
PanamV°, Republic of
PanamV°
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S/ Diop Anatole

Diop Anatole
France
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S/ Joel Myles Kaiser

Joel Myles Kaiser
Cully, Switzerland
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S/ Yvonne Adams

Yvonne Adams
Australia
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S/ Charles abonce

Charles abonce
Las Vegas, Nevada, United
States
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S/ Jose Alberto Burgos
Gonzalez

Jose Alberto Burgos
Gonzalez
United States
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S/ GREGOR LUDGER
MALECKI

GREGOR LUDGER MALECKI
Alboraya, Spain
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S/ Christopher Nelson

Christopher Nelson
Blackpool, England
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S/ On Hui Yin Amelia

On Hui Yin Amelia
Singapore
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S/ Chan Yan Jin

Chan Yan Jin
Singapore
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S/ Ryan Runchey

Ryan Runchey
San Jose, CA
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S/ Sooin Lee

Soojin Lee
Branson, Missouri
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S/ Douglas Ross Stringer

Douglas Ross Stringer
San Antonio, Texas
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S/ Matej Konecny

Matej Konecny
Sydney, Australia
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S/ Philip Charles Harding

Philip Charles Harding
Cardiff, Wales, United
Kingdom
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S/ Mathew Rhys Hsrding

Mathew Rhys Hsrding
Cardiff, Wales , United
Kingdom
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S/ Juan Mangione

Juan Mangione
Villefranche-sur-Sa ne,
France
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S/ Laura Gilberti

Laura Gilberti
Maserada sul Piave, Italia
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S/ Bruno Brunati

Bruno Brunati
Maserada sul Piave, Italia
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S/ Erik Prestinary

Erik Prestinary
San Jos   costarica
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S/ David Schneider

David Schneider
Rogers, Arkansas
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S/ Andres Barzuna

Andres Barzuna
Escazu, Costa Rica
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S/ Norman Hirsch

Norman Hirsch
Juno Beach, Florida, USA
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S/ Kevan Lesker

Kevan Lesker
Alpine, California
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S/ Pablo Medrano

Pablo Medrano
Vancouver, Canada
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S/ Kevin Campbell

Kevin Campbell
Hamilton, Canada
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S/ Clay Schile

Clay Schile
Spartanburg, SC
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S/ Leonard Forgan

Leonard Forgan
Victoria, Australia
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S/ Jong K Choi

Jong K Choi
Edmonton, Alberta, Canada
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S/ Tony Gill

Tony Gill
Hastings on Hudson, NY
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S/ Michael Fisher

Michael Fisher
Jena, Germany
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S/ Ernest TRAN

Ernest TRAN
Paris, France
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S/ Martin K Pease

Martin K Pease
Fare, French Polynesia
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S/ Richard E Oswald

Richard E Oswald
Shamong, New Jersey
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S/ Simeon Berson

Simeon Berson
Melbourne Australia
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EST

S/ Rebecca White

Rebecca White
Pittsburgh, PA
2022/11/25 8:17:03 PM
EST

S/ Michael Goffman

Michael Goffman
Detroit Lakes, MN, USA
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S/ Vicki Hudson

Vicki Hudson
Hermanus South Africa
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S/ Matthew McElhaney

Matthew McElhaney
Round Rock, TX
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S/ Janell Eckhardt

Janell Eckhardt
Bainbridge Island, WA USA
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S/ Chye Teck Tan

Chye Teck Tan
Singapore
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S/ Brian Katz

Brian Katz
Los Angeles, CA
2022/11/25 8:35:37 PM
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S/ Ryan C Arata

Ryan C Arata
JEFFERSON, Georgia
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S/ Anne Yeilding

Anne Yeilding
Georgia, USA
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S/ Simon Hugh Ryder

Lucius
Simon Hugh Ryder Lucius
Manly NSW Australia
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S/ Jeff Hoffard

Jeff Hoffard
Brisbane, Australia
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S/ Phan Phi Long
Phan Phi Long
Singapore
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S/ joseph maurice forcucci
joseph maurice forcucci
Fort Worth Texas
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S/ Patryk Turkowiak
Patryk Turkowiak
Krzywín, Poland
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S/ Aidan Heading
Aidan Heading
Australia
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S/ Jefferson Touth
Jefferson Touth
Redlands, California
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S/ Nikhil Suri
Nikhil Suri
Canfield, Ohio
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S/ Jacobus Rohlandt
Jacobus Rohlandt
Medina, Western Australia
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S/ Dana Sandefur
Dana Sandefur
Dunnellon
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S/ Brennan Nykreim
Brennan Nykreim
Seattle, Washington
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S/ Ryan Chilia
Ryan Chilia
Austin, Texas
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S/ Teresa Buckiewicz
Teresa Buckiewicz
Montreal, Canada
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S/ Yvan Clot-Goudard
Yvan Clot-Goudard
Villard de Lans - France
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S/ Ka Chun Leung

Ka Chun Leung
Atlanta, Georgia
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S/ Jason Deon Mayhew

Jason Deon Mayhew
Salt Lake
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S/ shawn steinborn

shawn steinborn
Phoenix, AZ
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S/ Giordano Fontana

Giordano Fontana
Roma Italia
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S/ Jukka Klemetti

Jukka Klemetti
Liperi, Finland
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S/ Uri Eran

Uri Eran
HILO , HAWAII , USA
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S/ Kouakou kossonou

Kouakou kossonou
Covington, Georgia
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S/ Rien Vanmarcke

Rien Vanmarcke
Brugge, Belgium
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S/ Brian Felloney

Brian Felloney
Hanford, California
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S/ Stuart Craig Daniels

Stuart Craig Daniels
Durban, South Africa
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S/ REGINA OSBORNE

REGINA OSBORNE
Washington Court House.
Ohio
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S/ Rick Boling

Rick Boling
Seymour, Tennessee
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S/ Kevin Oliva

Kevin Oliva
Guatemala, Guatemala
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S/ Ian Joseph Whibley

Ian Joseph Whibley
Horsham, England
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S/ Danyal H Bennett

Danyal H Bennett
WARNERVALE
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S/ Adam Lindholm

Adam Lindholm
Stockholm Sweden
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S/ Dario Savic

Dario Savic
Oshkosh, WI
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S/ Colin Valenta

Colin Valenta
Pittsburgh, Pennsylvania
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S/ Richard Robison

Richard Robison
Provo, UT
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S/ Colin Valenta

Colin Valenta
Pittsburgh, Pennsylvania
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S/ Max Robison

Max Robison
Provo, Utah
2022/11/26 1:27:39 AM
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S/ Jon Julsrud

Jon Julsrud
Los Angeles, California
2022/11/26 1:29:31 AM
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S/ Michael McEwan

Michael McEwan
Edmonton, Canada
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S/ Danilo Densa

Danilo Densa
SVêo Paulo, Brazil
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S/ Christopher Schroeder
Christopher Schroeder
Chicago, IL
2022/11/26 1:51:49 AM
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S/ Sebastian Wegerer
Sebastian Wegerer
Haarlem
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S/ christopher kevin haines
christopher kevin haines
London
2022/11/26 2:15:29 AM
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S/ Antonio Ballesteros
Cabezas
Antonio Ballesteros
Cabezas
Conthey Switzerland
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S/ Grant Reid
Grant Reid
Duebendorf, Switzerland
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S/ Nancy McLaughlin
Nancy McLaughlin
Deltona, Florida
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S/ Mohd Wahyuza Bin
Yusof
Mohd Wahyuza Bin Yusof
Kuala Lumpur, Malaysia
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S/ Tabitha McLaughlin
Tabitha McLaughlin
Deltona, Florida
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S/ Oscar Nuncio Noriega
Oscar Nuncio Noriega
Metepec, Mv©xico
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S/ Pierpaolo Urrutia
Delgado
Pierpaolo Urrutia Delgado
Fermo, Italy
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S/ Chao Zhang Jie Samuel
Chao Zhang Jie Samuel
Singapore
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S/ Michael Mogley
Michael Mogley
Redondo Beach, California
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S/ Joanne Falvey
Joanne Falvey
KARABAR, australia
2022/11/26 3:59:41 AM
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S/ Estienne Coetzee
Estienne Coetzee
Hamilton, Bermuda
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S/ Martijn Hinten
Martijn Hinten
Amsterdam, The
Netherlands
2022/11/26 4:40:33 AM
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S/ Matthew Grusha
Matthew Grusha
Austin, Texas
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S/ Angela Moule
Angela Moule
Sydney, Australia
2022/11/26 5:28:51 AM
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S/ Andrew Moule
Andrew Moule
Sydney, Australia
2022/11/26 5:31:28 AM
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S/ Roy Vranken
Roy Vranken
Esch, Noord Brabant, The
Netherlands
2022/11/26 5:33:53 AM
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S/ Femke Vessies
Femke Vessies
Esch, Noord Brabant, The
Netherlands
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Wahed Bassir
Santa ana, CA
2022/11/26 5:55:43 AM
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S/ Liam Noon
Liam Noon
Foulridge, England
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S/ Santiago Lopez Amate
Santiago Lopez Amate
Barcelona
2022/11/26 6:17:08 AM
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S/ Philipp Von
Holtzendorff-Fehling
Philipp Von Holtzendorff-
Fehling
Cerrillos, New Mexico
2022/11/26 6:32:06 AM
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S/ Marlies de Boer

Marlies de Boer
Amsterdam, the
Netherlands
2022/11/26 6:42:06 AM
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S/ Marcus Geitle

Marcus Geitle
Stavanger, Norway
2022/11/26 7:14:03 AM
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S/ ~Åukasz Bartosik

~Åukasz Bartosik
Warszawa, poland
2022/11/26 7:18:06 AM
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S/ RPA (HK), Limited

RPA (HK), Limited
Hong Kong SAR, China
2022/11/26 7:46:24 AM
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S/ Mark Underhill

Mark Underhill
Stavanger, Norway
2022/11/26 7:52:31 AM
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S/ Adam Velez

Adam Velez
Toms River, New Jersey
2022/11/26 7:53:38 AM
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S/ robin chapas

robin chapas
washington
2022/11/26 7:59:36 AM
EST

S/ Thomas Abrams

Thomas Abrams
Cambridge, Massachusetts
2022/11/26 8:03:37 AM
EST

S/ Ptolemy Sinclair Petrie

Ptolemy Sinclair Petrie
Colorado, USA
2022/11/26 8:05:35 AM
EST

S/ Billy J Kokenos

Billy J Kokenos
South Lyon, MI
2022/11/26 8:12:36 AM
EST

S/ Andrea Marchiotto

Andrea Marchiotto
Rotterdam, The
Netherlands
2022/11/26 8:16:47 AM
EST

S/ Clive stewart

Clive stewart
Cape Town South Africa
2022/11/26 8:51:44 AM
EST

S/ Lewis Blake

Lewis Blake
Marietta
2022/11/26 9:05:33 AM
EST

S/ Bernard Mutz

Bernard Mutz
Dayton Ohio
2022/11/26 9:25:21 AM
EST

S/ Victor Alberto Carretero Franco

Victor Alberto Carretero
Franco
Sevilla, Spain
2022/11/26 9:25:41 AM
EST

S/ Danijel Petanovifá

Danijel Petanovifá
Solin, Croatia
2022/11/26 9:34:12 AM
EST

S/ Liew Eng Chuan

Liew Eng Chuan
Selangor, Malaysia
2022/11/26 9:41:36 AM
EST

S/ Brian Kenney

Brian Kenney
Mississauga Canada
2022/11/26 9:48:52 AM
EST

S/ Nicholas Johnson

Nicholas Johnson
Idaho Falls, Idaho
2022/11/26 10:05:23 AM
EST

S/ Ryan Mackie

Ryan Mackie
Fife Scotland
2022/11/26 11:02:22 AM
EST

S/ ISAAC LLEWELLYN

ISAAC LLEWELLYN
Montvale, NJ
2022/11/26 11:14:15 AM
EST

S/ Patrick Bryant

Patrick Bryant
Wells, Maine
2022/11/26 11:19:29 AM
EST

S/ Sarah Morris

Sarah Morris
Noordhoek
2022/11/26 11:40:13 AM
EST

S/ Roxy de Saint Pern

Roxy de Saint Pern
Cape Town, South Africa
2022/11/26 11:42:49 AM
EST

S/ David Palhartinger

David Palhartinger
Bled, Slovenia
2022/11/26 11:49:17 AM
EST

S/ Anuran Chatterjee

Anuran Chatterjee
Dublin, CA
2022/11/26 11:49:36 AM
EST

S/ william marlett

william marlett
Bend, Oregon
2022/11/26 11:54:51 AM
EST

S/ Dave

Dave
Bargara Australaia
2022/11/26 12:09:33 PM
EST

S/ Steven Gardner

Steven Gardner
Concord, CA
2022/11/26 12:17:09 PM
EST

S/ Jason Blount

Jason Blount
Lakewood, Colorado
2022/11/26 12:38:20 PM
EST

S/ Klemen Vovk

Klemen Vovk
Ljubljana, Slovenia
2022/11/26 1:00:59 PM
EST

S/ Boudewijn Drost

Boudewijn Drost
Amstelveen, the
Netherlands
2022/11/26 1:02:28 PM
EST

S/ Michael Kwan

Michael Kwan
Langley, Canada
2022/11/26 1:14:18 PM
EST

S/ Troy Seberson

Troy Seberson
West Orange, NJ
2022/11/26 1:17:39 PM
EST

S/ Rafael Rodr  guez

Mart  nez
Rafael Rodr  guez
Mart  nez
Barrio Iglesia Baldranes Tui, EST
SPAIN
2022/11/26 1:24:26 PM
EST

S/ Nando Wolfsen

Nando Wolfsen
Alkmaar, The Netherlands
2022/11/26 1:57:56 PM

S/ Martin Robert

Martin Robert
Las Vegas
2022/11/26 2:54:41 PM
EST

S/ Jonathan Scudder

Jonathan Scudder
Bolton, England
2022/11/26 3:16:33 PM
EST

S/ Siddharth Pratap Singh

Siddharth Pratap Singh
Fremont, California
2022/11/26 4:10:51 PM
EST

S/ Rudi Bauknecht

Rudi Bauknecht
Philadelphia, PA USA
2022/11/26 4:39:26 PM
EST

S/ Max Huisman

Max Huisman
Valkenswaard
2022/11/26 5:04:06 PM
EST

S/ Thibault Giffard

Thibault Giffard
Salford, England
2022/11/26 5:30:12 PM
EST

S/ Kirk Robison

Kirk Robison
Santa Clara, UT
2022/11/26 5:57:40 PM
EST

S/ Anumeet Priyadarshi

Anumeet Priyadarshi
Nashville, Tennessee
2022/11/26 7:47:21 PM
EST

S/ Siaocaing Guo

Siaocaing Guo
Taipei, Taiwan
2022/11/26 9:09:54 PM
EST

S/ Brad Legassick

Brad Legassick
Gold Coast, Australia
2022/11/26 9:21:04 PM
EST

S/ Richard A Robison

Richard A Robison
Provo, Utah
2022/11/26 9:51:51 PM
EST

S/ Mahesh Patro

Mahesh Patro
Mumbai, India
2022/11/26 10:06:44 PM
EST

S/ Gurpreet Ghag

Gurpreet Ghag
California
2022/11/27 12:45:49 AM
EST

S/ Christopher maka

Christopher maka
Darien, Illinois
2022/11/27 12:45:53 AM
EST

S/ Chris Reifenauer

Chris Reifenauer
Indian head, maryland
2022/11/27 12:51:57 AM
EST

S/ Housam Majid Jarrar

Housam Majid Jarrar
Corona, California
2022/11/27 1:36:21 AM
EST

S/ stefane matias goldman

stefane matias goldman
Paris, France
2022/11/27 4:09:59 AM
EST

S/ Juan camilo Castillo giron

Juan camilo Castillo giron
Hobart
2022/11/27 4:12:31 AM
EST

S/ Nigel John Kirkwood

Nigel John Kirkwood
Busselton, Western
Australia, Australia
2022/11/27 4:16:33 AM
EST

S/ Niall Fagan

Niall Fagan
Dublin, Ireland
2022/11/27 6:03:26 AM
EST

S/ Robert Moretta

Robert Moretta
Astoria, New York
2022/11/27 8:49:59 AM
EST

S/ Kunwar bir singh

Kunwar bir singh
Singapore
2022/11/27 9:57:00 AM
EST

S/ Damien Joseph Sherry

Damien Joseph Sherry
Rostrevor Northern Ireland
2022/11/27 10:00:56 AM
EST

S/ Hani Gobran

Hani Gobran
Winchester, California
2022/11/27 11:27:20 AM
EST

S/ Rudi Bauknecht

Rudi Bauknecht
Philadelphia, PA USA
2022/11/27 11:33:36 AM
EST

S/ Thomas Lord

Thomas Lord
Fort Walton Beach, FL
2022/11/27 11:39:41 AM
EST

S/ Ziad Skaf

Ziad Skaf
Casper, Wyoming
2022/11/27 1:12:37 PM
EST

S/ Russell Weetch

Russell Weetch
Harrow, United Kingdom
2022/11/27 4:18:59 PM
EST

S/ Gipsy Field

Gipsy Field
Pompano Beach
2022/11/27 5:21:46 PM
EST

S/ Marina Kiri McDonough

Marina Kiri McDonough
Katikati, New Zealand
2022/11/27 8:40:50 PM
EST

S/ Igor bekker

Igor bekker
New York , NY
2022/11/27 9:50:02 PM
EST

S/ Paul Breuder

Paul Breuder
Lynnwood, WA
2022/11/27 10:09:01 PM
EST

S/ Hiram Williamson

Hiram Williamson
Knoxville, Tennessee
2022/11/27 11:37:37 PM
EST

S/ Michael Benzaken

Michael Benzaken
Fort Lee, New Jersey
2022/11/28 12:38:06 AM
EST

S/ Jacob krell

Jacob krell
Hampstead NC
2022/11/28 1:09:41 AM
EST

S/ Indah Saraswati

Indah Saraswati
Jakarta, Indonesia
2022/11/28 2:10:37 AM
EST

S/ Chris Simpson
Chris Simpson
Los Angeles CA
2022/11/28 2:18:11 AM
EST

S/ Chris Jobse
Chris Jobse
Heemskerk, The
Netherlands
2022/11/28 2:53:57 AM
EST

S/ Simon Dixon
Simon Dixon
Isle of Man
2022/11/28 3:00:33 AM
EST

S/ Viðar Bragi Vörsteinsson
Viðar Bragi Vörsteinsson
Kvþpavogur, Iceland
2022/11/28 3:01:14 AM
EST

S/ David Jessop
David Jessop
Vientiane, Laos
2022/11/28 3:01:16 AM
EST

S/ Andrew Fenster
Andrew Fenster
San Francisco, CA
2022/11/28 3:01:54 AM
EST

S/ Seat Chun Boon
Seat Chun Boon
SINGAPORE
2022/11/28 3:07:48 AM
EST

S/ jeremy eggar
jeremy eggar
United Kingdom
2022/11/28 3:10:10 AM
EST

S/ Arturo I Lipio Jr
Arturo I Lipio Jr
Angono, Rizal, Philippines
2022/11/28 3:10:24 AM
EST

S/ Alessandro Muggianu
Alessandro Muggianu
Simaxis, Italy
2022/11/28 3:12:29 AM
EST

S/ Anthony Robert Catley
Anthony Robert Catley
Perth, Western Australia,
Australia
2022/11/28 3:13:38 AM
EST

S/ Peter Konyves
Peter Konyves
Dunaujvaros
2022/11/28 3:20:37 AM
EST

S/ Shane Saunders

Shane Saunders
Australia, Queensland Gold Coast
2022/11/28 3:25:01 AM
EST

S/ Laurence Pearl

Laurence Pearl
Huntington Beach, CA
2022/11/28 3:28:28 AM
EST

S/ Victoria Tran

Victoria Tran
Huntington Beach, CA
2022/11/28 3:29:27 AM
EST

S/ Vishal Mehra

Vishal Mehra
Kangra
2022/11/28 3:41:39 AM
EST

S/ URI ERAN

URI ERAN
HILO, Hawaii
2022/11/28 3:47:15 AM
EST

S/ E J McClean

E J McClean
STAFFORD, UK
2022/11/28 4:00:10 AM
EST

S/ Antoine Bertrand

Antoine Bertrand
Lunery france
2022/11/28 4:31:49 AM
EST

S/ Antoine Bertrand

Antoine Bertrand
Rainfreville france
2022/11/28 4:32:35 AM
EST

S/ Elzbieta Geerling -
Pawlowska

Elzbieta Geerling -
Pawlowska
Netherland
2022/11/28 4:50:40 AM
EST

S/ Miguel CanVfo Sousa

Miguel CanVfo Sousa
Viana do Castelo, Portugal
2022/11/28 5:23:32 AM
EST

S/ David Gordon

David Gordon
Bristol, United Kingdom
2022/11/28 5:35:41 AM
EST

S/ Charito Macapodi

Charito Macapodi
Smyrna, Delaware
2022/11/28 5:48:44 AM
EST

S/ William Leon Whaanga

William Leon Whaanga
Perth Australia i
2022/11/28 6:04:27 AM
EST

S/ Corey Dalton

Corey Dalton
Charlotte, North Carolina
2022/11/28 6:27:45 AM
EST

S/ Paul Webb

Paul Webb
Norfolk, England UK
2022/11/28 6:30:17 AM
EST

S/ Olivia Mead

Olivia Mead
Norwich England UK
2022/11/28 6:31:09 AM
EST

S/ Edwin St Catherine

Edwin St Catherine
Sunbuilt, Castries, Saint
Lucia
2022/11/28 7:07:10 AM
EST

S/ Billy Smith

Billy Smith
Bristol, England
2022/11/28 7:11:12 AM
EST

S/ C Gill

C Gill
Oklahoma City, Oklahoma
2022/11/28 7:31:04 AM
EST

S/ Alexander Dumbrique

Alexander Dumbrique
Montreal
2022/11/28 7:39:03 AM
EST

S/ Gregory Mark Galton

Gregory Mark Galton
Perth, Australia
2022/11/28 8:20:44 AM
EST

S/ Joshua Stephen Dixon

Joshua Stephen Dixon
Perth, Western Australia
2022/11/28 8:48:33 AM
EST

S/ Dilio Nunez

Dilio Nunez
Gainesville GA
2022/11/28 9:23:54 AM
EST

S/ Jean Luc Botte Curpen

Jean Luc Botte Curpen
Pointe Aux Sables,
Mauritius
2022/11/28 9:26:29 AM
EST

S/ Alex Waltz

Alex Waltz
New Jersey
2022/11/28 9:33:09 AM
EST

S/ Tyler Tworek

Tyler Tworek
Nederland, co
2022/11/28 10:10:41 AM
EST

S/ Dario Savic

Dario Savic
Rockford
2022/11/28 10:27:52 AM
EST

S/ Troy Knode

Troy Knode
Carroll, Ohio
2022/11/28 10:34:26 AM
EST

S/ Mitesh Patel

Mitesh Patel
Las Vegas, NV
2022/11/28 10:36:18 AM
EST

S/ Joseph David Sullivan

Joseph David Sullivan
PALMDALE, CA
2022/11/28 10:46:03 AM
EST

S/ Evan Marcus Rosenthal

Evan Marcus Rosenthal
Santa Monica
2022/11/28 10:56:38 AM
EST

S/ Ryan Schleiger

Ryan Schleiger
Newport Beach, California
2022/11/28 11:02:42 AM
EST

S/ Adam Feintisch

Adam Feintisch
Upper Saddle River, New
Jersey
2022/11/28 11:03:38 AM
EST

S/ LAWRENCE PORTER

LAWRENCE PORTER
Miami, Florida
2022/11/28 11:13:28 AM
EST

S/ Nathan Wiegand

Nathan Wiegand
Silverton, Oregon
2022/11/28 11:27:06 AM
EST

S/ Qamar van Leeuwen

Qamar van Leeuwen
Rotterdam, Netherlands
2022/11/28 11:45:04 AM
EST

S/ Alex Nketia

Alex Nketia
Henderson, Nevada
2022/11/28 11:50:32 AM
EST

S/ Alex Nketia

Alex Nketia
Henderson, Nevada
2022/11/28 11:53:09 AM
EST

S/ Steven Gregory Dagg

Steven Gregory Dagg
Franklin, Tennessee
2022/11/28 12:08:30 PM
EST

S/ Darryl Adams

Darryl Adams
New York, NY
2022/11/28 1:01:02 PM
EST

S/ Dhananjaya Bulathwatta

Dhananjaya Bulathwatta
Sri Lanka
2022/11/28 1:30:26 PM
EST

S/ Jean-Francois Tanguay

Jean-Francois Tanguay
Canada
2022/11/28 1:37:55 PM
EST

S/ Eric Blizzard

Eric Blizzard
Cincinnati ohio
2022/11/28 1:38:12 PM
EST

S/ Stephen Levenberg

Stephen Levenberg
Austin
2022/11/28 1:57:09 PM
EST

S/ Geoffrey Rudolf Cirkel

Geoffrey Rudolf Cirkel
Netherlands
2022/11/28 2:20:31 PM
EST

S/ Sheila Ferreira

Sheila Ferreira
Viana do Castelo, Portugal
2022/11/28 2:55:35 PM
EST

S/ Robert Finley

Robert Finley
Grants Pass, OR
2022/11/28 3:03:59 PM
EST

S/ Justin Kruse

Justin Kruse
Salem, Oregon
2022/11/28 3:15:56 PM
EST

S/ Hans Polzmacher

Hans Polzmacher
Munich, Germany
2022/11/28 3:28:38 PM
EST

S/ Daniel Fraser

Daniel Fraser
Aberdeenshire, Scotland
2022/11/28 4:02:02 PM
EST

S/ Eli Robison

Eli Robison
Saratoga Springs, UT
2022/11/28 4:31:19 PM
EST

S/ Pierre-Antoine Queloz

Pierre-Antoine Queloz
Versoix, Switzerland
2022/11/28 4:34:12 PM
EST

S/ Kenneth Darschewski

Kenneth Darschewski
Gilbert, Arizona
2022/11/28 4:36:37 PM
EST

S/ Iban

Iban
Spain
2022/11/28 4:57:02 PM
EST

S/ Stig Jellestad

Stig Jellestad
Bergen, Norway
2022/11/28 5:04:18 PM
EST

S/ Stig Jellestad

Stig Jellestad
Bretagne, Luxembourg
2022/11/28 5:06:20 PM
EST

S/ Laura Faller McNeil

Laura Faller McNeil
San Jose, CA
2022/11/28 5:34:59 PM
EST

S/ Sheri Faller

Sheri Faller
Oak Park, CA
2022/11/28 5:44:30 PM
EST

S/ Sheri Faller

Sheri Faller
Oak Park, CA
2022/11/28 5:46:04 PM
EST

S/ Bernard Jacob Faller

Bernard Jacob Faller
Oak Park, CA
2022/11/28 5:47:23 PM
EST

S/ Mark Stephens

Mark Stephens
Pensacola, Fl.
2022/11/28 6:01:17 PM
EST

S/ Bernard Jacob Faller

Bernard Jacob Faller
Oak Park, CA
2022/11/28 6:15:36 PM
EST

S/ Emily Conkey

Emily Conkey
Boulder, Colorado
2022/11/28 7:02:21 PM
EST

S/ Vojta Bednar

Vojta Bednar
Florida
2022/11/28 9:03:55 PM
EST

S/ Greg Kaczowski

Greg Kaczowski
Boston , Massachusetts
2022/11/28 9:51:37 PM
EST

S/ ralph brueckner

ralph brueckner
florida
2022/11/28 10:49:43 PM
EST

S/ Christopher Keel

Christopher Keel
Charleston, South Carolina
2022/11/28 11:35:03 PM
EST

S/ Brian McMullen

Brian McMullen
San Diego, California
2022/11/28 11:39:23 PM
EST

S/ Edgardo Saburao

Edgardo Saburao
Cagayan de Oro City,
Philippines
2022/11/29 12:22:38 AM
EST

S/ Aidan Jaye Goodchild

Aidan Jaye Goodchild
Perth, Australia
2022/11/29 12:45:03 AM
EST

S/ Maki Hanawa

Maki Hanawa
Surrey, British Columbia
2022/11/29 2:12:01 AM
EST

S/ Brian Jones

Brian Jones
San Francisco, California
2022/11/29 3:41:56 AM
EST

S/ VV#tor Cunha

VV#tor Cunha
Vizela, Portugal
2022/11/29 3:53:50 AM
EST

S/ MV°rcia Ferreira

MV°rcia Ferreira
Vizela, Portugal
2022/11/29 3:55:05 AM
EST

S/ Klaas Van Praet

Klaas Van Praet
Belgium
2022/11/29 4:01:19 AM
EST

S/ Paul Crudgington

Paul Crudgington
Manchester, England
2022/11/29 4:05:18 AM
EST

S/ Lucia August

Lucia August
Oakland, California
2022/11/29 4:49:38 AM
EST

S/ Kamil Stebra

Kamil Stebra
Deventer,Overijssel,Netherl
ands
2022/11/29 4:57:13 AM
EST

S/ Kamil Stebra

Kamil Stebra
Deventer,Overijssel,Netherl
ands
2022/11/29 4:58:38 AM
EST

S/ Anthony Lane

Anthony Lane
Pwllheli, North Wales,
United Kingdom
2022/11/29 5:56:14 AM
EST

S/ Alex Kratky

Alex Kratky
Pilsen, Czech Republic
2022/11/29 6:11:41 AM
EST

S/ Min Wilde

Min Wilde
United Kingdom
2022/11/29 6:28:22 AM
EST

S/ Haydee Del Bosque

Haydee Del Bosque
Pasadena
2022/11/29 6:53:32 AM
EST

S/ Calvin Uijlen

Calvin Uijlen
Zoetermeer, Netherlands
2022/11/29 7:15:50 AM
EST

S/ Sean Doyle

Sean Doyle
Clermont, Florida
2022/11/29 7:24:17 AM
EST

S/ Zully Doyle

Zully Doyle
Clermont, Florida
2022/11/29 7:26:58 AM
EST

S/ Mari-Ruth Oda

Mari-Ruth Oda
Pwllheli, United Kingdom
2022/11/29 7:52:23 AM
EST

S/ Mela Stewart

Mela Stewart
Morgantown , West
Virginia
2022/11/29 8:02:52 AM
EST

S/ Kristoffer Grong

Kristoffer Grong
Bergen, Norway
2022/11/29 9:47:46 AM
EST

S/ Volkan Altunbay

Volkan Altunbay
Maasmechelen, Belgium
2022/11/29 10:30:32 AM
EST

S/ ALBERTO VITALI

ALBERTO VITALI
MANDELLO DEL LARIO,
Italy
2022/11/29 10:52:14 AM
EST

S/ Ranjana

Ranjana
Edinburg, TX, USA
2022/11/29 11:14:50 AM
EST

S/ Martin Doherty

Martin Doherty
Leudelange, Luxembourg
2022/11/29 11:15:39 AM
EST

S/ Deniz Levenberg

Deniz Levenberg
Austin, TX
2022/11/29 11:55:31 AM
EST

S/ Mark Boolootian

Mark Boolootian
Santa Cruz, CA
2022/11/29 12:21:57 PM
EST

S/ Jean-Paul Luijten

Jean-Paul Luijten
Amersfoort
2022/11/29 12:58:52 PM
EST

S/ David Bolt

David Bolt
Dickson,TN
2022/11/29 1:25:09 PM
EST

S/ Frederik Lauwers

Frederik Lauwers
Bellegem, Belgium
2022/11/29 1:51:33 PM
EST

S/ Demosthenes

Cleanthous
Demosthenes Cleanthous
Nicosia, Cyprus
2022/11/29 5:29:09 PM
EST

S/ Debra Delglyn

Debra Delglyn
Cambridge, uk
2022/11/29 5:36:30 PM
EST

S/ Thomas Gargano

Thomas Gargano
Elkridge, MD
2022/11/29 6:22:38 PM
EST

S/ Elfren Ignacio Rivera

Rios
Elfren Ignacio Rivera Rios
Puerto Rico
2022/11/29 7:42:18 PM
EST

S/ Josh Bellingham

Josh Bellingham
North Vancouver, Canada
2022/11/29 7:44:54 PM
EST

S/ Nicholas Wong

Nicholas Wong
Singapore
2022/11/29 7:46:38 PM
EST

S/ Catarina da Silva

Gonçalves
Catarina da Silva
Gonçalves
Campinas, Brazil
2022/11/29 7:50:01 PM
EST

S/ Jeremy Cohen Hoffing

Jeremy Cohen Hoffing
Topanga, California
2022/11/29 7:56:02 PM
EST

S/ James Henry Fuller

James Henry Fuller
Boynton Beach, Florida
2022/11/29 8:27:58 PM
EST

S/ Ernest Ng

Ernest Ng
Hong Kong
2022/11/29 9:40:39 PM
EST

S/ Jean Dimitriadis

Jean Dimitriadis
Nonthaburi, Thailand
2022/11/29 11:56:49 PM
EST

S/ Edouard Cordi

Edouard Cordi
Temecula, CA
2022/11/30 12:17:25 AM
EST

S/ Gabriel Theron

Gabriel Theron
Bekasi, Indonesia
2022/11/30 1:09:36 AM
EST

S/ Florent David

Florent David
Doha, Qatar
2022/11/30 2:13:18 AM
EST

S/ Alex Gosling

Alex Gosling
Cardiff, Wales, UK
2022/11/30 2:40:12 AM
EST

S/ Theodoros

Papatheodorou
Theodoros Papatheodorou
London, England
2022/11/30 2:41:43 AM
EST

S/ Mena Moussa

Mena Moussa
Ontario, California
2022/11/30 2:50:46 AM
EST

S/ Mahmanzar Moezzi

Mahmanzar Moezzi
Torrevieja, Alicante, Spain
2022/11/30 4:38:52 AM
EST

S/ Drew Callner

Drew Callner
Birmingham, AL
2022/11/30 6:24:22 AM
EST

S/ Matthieu Jacquier

Matthieu Jacquier
Levallois-Perret, France
2022/11/30 7:49:10 AM
EST

S/ Robert Flores

Robert Flores
Waterloo
2022/11/30 8:56:21 AM
EST

S/ Milin Patel

Milin Patel
San Francisco, CA
2022/11/30 11:19:18 AM
EST

S/ Michael Tarsi

Michael Tarsi
Lighthouse Point, Florida
US
2022/11/30 12:17:37 PM
EST

S/ Michael Tarsi

Michael Tarsi
Lighthouse Point, Florida
US
2022/11/30 12:21:28 PM
EST

S/ Alejandro Palomar

Alejandro Palomar
PanamV°, PanamV°
2022/11/30 12:33:21 PM
EST

S/ David Witkop

David Witkop
Austin, Texas
2022/11/30 1:40:47 PM
EST

S/ Ramon Gonzales

Ramon Gonzales
Salt Lake City, UT
2022/11/30 5:33:14 PM
EST

S/ Sahron Ann Smith

Sahron Ann Smith
Thunder Bay, Ontario
Canada
2022/11/30 6:02:33 PM
EST

S/ Michael Benzaken

Michael Benzaken
Fort Lee, New Jersey
2022/12/01 12:07:17 AM
EST

S/ Eric Chan

Eric Chan
La Habra, California
2022/12/01 12:44:38 AM
EST

S/ Tan BH

Tan BH
Subang Jaya, Selangor,
Malaysia
2022/12/01 1:16:53 AM
EST

S/ Justin Maatubang

Justin Maatubang
San Marcos, CA
2022/12/01 2:11:24 AM
EST

S/ VV#ctor Ubierna de las
Heras

VV#ctor Ubierna de las
Heras
Madrid, Spain
2022/12/01 2:20:17 AM
EST

S/ Elaine Hartley

Elaine Hartley
Lancashire, England
2022/12/01 2:55:48 AM
EST

S/ Anthony Smith

Anthony Smith
Coulsdon
2022/12/01 4:00:31 AM
EST

S/ Jason Yip

Jason Yip
Vancouver, British
Columbia, Canada
2022/12/01 4:16:59 AM
EST

S/ Erik Wildforster

Erik Wildforster
Broomfield Colorado
2022/12/01 4:51:34 AM
EST

S/ Andreas Aeschlimann

Andreas Aeschlimann
Heimberg, Switzerland
2022/12/01 5:27:33 AM
EST

S/ Igor Poposki

Igor Poposki
Dubai, UAE
2022/12/01 7:00:19 AM
EST

S/ Tyson Knowles

Tyson Knowles
Campbell River, Canada
2022/12/01 7:05:39 AM
EST

S/ Phan Phi Long

Phan Phi Long
Singapore
2022/12/01 7:08:58 AM
EST

S/ Lucas Alberts

Lucas Alberts
ST LOUIS, MO
2022/12/01 7:13:16 AM
EST

S/ Niall Fagan

Niall Fagan
Dublin, Ireland
2022/12/01 7:18:56 AM
EST

S/ RAVI V ALAPATI

RAVI V ALAPATI
ATLANTA, GA
2022/12/01 7:21:25 AM
EST

S/ LAWRENCE CHARLES
PORTER II

LAWRENCE CHARLES
PORTER II
Miami Beach, Florida
2022/12/01 7:26:23 AM
EST

S/ Peter Konyves

Peter Konyves
Dunaujvaros, Hungary
2022/12/01 7:26:40 AM
EST

S/ Lucia August

Lucia August
Oakland, California
2022/12/01 7:32:51 AM
EST

S/ Jonah Kornberg

Jonah Kornberg
Tampa, Florida
2022/12/01 7:33:11 AM
EST

S/ E. Buitenman

E. Buitenman
Amsterdam, Netherlands
2022/12/01 7:34:12 AM
EST

S/ Elizabeth McLoughlin

Elizabeth McLoughlin
Thomastown, Ireland
2022/12/01 7:38:17 AM
EST

S/ Daniel Frishberg

Daniel Frishberg
Hillsborough County,
Florida
2022/12/01 7:39:56 AM
EST

S/ Edward McLoughlin

Edward McLoughlin
Thomastown, Ireland
2022/12/01 7:42:17 AM
EST

S/ Stephen Levenberg

Stephen Levenberg
Austin
2022/12/01 7:57:11 AM
EST

S/ Seat Chun Boon

Seat Chun Boon
Singapore
2022/12/01 8:04:10 AM
EST

S/ Darryl Sudja

Darryl Sudja
Jakarta, Indonesia
2022/12/01 8:41:23 AM
EST

S/ Robert Alan Costanza

Robert Alan Costanza
Ojai, California
2022/12/01 8:46:45 AM
EST

S/ Dana Sandefur

Dana Sandefur
Dunnellon
2022/12/01 8:49:01 AM
EST

S/ Joel Kaiser

Joel Kaiser
Cully, Switzerland
2022/12/01 8:53:46 AM
EST

S/ John David Porter

John David Porter
Indianapolis, Indiana
2022/12/01 8:56:00 AM
EST

S/ Matthew Kurt Mosteller

Matthew Kurt Mosteller
Nashville, Tennessee
2022/12/01 9:07:30 AM
EST

S/ Marlayna Schaffer

Marlayna Schaffer
Villa Ridge, Mo
2022/12/01 9:12:38 AM
EST

S/ Robert Citron

Robert Citron
Washington DC
2022/12/01 9:22:34 AM
EST

S/ Thomas Tisseuil

Thomas Tisseuil
Le Plessis Robinson, France
2022/12/01 9:30:52 AM
EST

S/ Tom Brown

Tom Brown
Fort Myers, Florida
2022/12/01 9:32:31 AM
EST

S/ Min Wilde

Min Wilde
United Kingdom
2022/12/01 9:51:49 AM
EST

S/ Carol summers

Carol summers
Pasadena Maryland
2022/12/01 10:03:22 AM
EST

S/ Robert Moretta

Robert Moretta
Astoria, New York
2022/12/01 10:15:26 AM
EST

S/ Gerald D Van Eeckhout

Gerald D Van Eeckhout
Frisco
2022/12/01 10:15:40 AM
EST

S/ Mela Stewart

Mela Stewart
Morgantown, West Virginia
2022/12/01 10:18:10 AM
EST

S/ Dakotah Challacombe

Dakotah Challacombe
Costa Mesa, CA
2022/12/01 10:39:59 AM
EST

S/ Dominik Røðerfçka

Dominik Røðerfçka
Brno, Czechia
2022/12/01 10:40:52 AM
EST

S/ Edouard Cordi

Edouard Cordi
Temecula, CA
2022/12/01 10:47:36 AM
EST

S/ Hani Gobran

Hani Gobran
Winchester, California
2022/12/01 10:57:37 AM
EST

S/ Mohammad

Mohammad
Elk Grove, CA United States
2022/12/01 11:06:43 AM
EST

S/ Judith D Ferrara

Judith D Ferrara
Yardley, Pennsylvania
2022/12/01 11:21:51 AM
EST

S/ Rasolomanana Naivo

Haroniriana
Rasolomanana Naivo
Haroniriana
Lomv©, Togo
2022/12/01 11:31:57 AM
EST

S/ Ryan Runchey

Ryan Runchey
San Jose, California
2022/12/01 12:04:57 PM
EST

S/ James Martindale

James Martindale
Dallas, Texas
2022/12/01 12:09:23 PM
EST

S/ Peter Gray

Peter Gray
Newark, California
2022/12/01 12:13:09 PM
EST

S/ vicki June fisk

vicki June fisk
YUMA Arizona
2022/12/01 12:17:02 PM
EST

S/ Andrew Swink

Andrew Swink
Laurel, MD
2022/12/01 12:37:25 PM
EST

S/ Alec Samuel Urrutia

Delgado
Alec Samuel Urrutia
Delgado
Opera, Italy
2022/12/01 12:55:42 PM
EST

S/ DAVID LEON JACKSON
DAVID LEON JACKSON
Philadelphia, Pennsylvania
2022/12/01 12:58:19 PM
EST

S/ Juan camilo Castillo
Juan camilo Castillo
Sandy Bay
2022/12/01 1:14:46 PM
EST

S/ Maki Hanawa
Maki Hanawa
Surrey, British Columbia
2022/12/01 1:19:01 PM
EST

S/ Ryan Schwallie
Ryan Schwallie
Cincinnati, Ohio
2022/12/01 1:22:28 PM
EST

S/ Brad Legassick
Brad Legassick
Gold Coast, Australia
2022/12/01 1:27:59 PM
EST

S/ Bas de Bok
Bas de Bok
Berkel-Enschot, The
Netherlands
2022/12/01 2:15:20 PM
EST

S/ Yiu Au
Yiu Au
Los Angeles, CA
2022/12/01 2:30:39 PM
EST

S/ Raminta Didikaite
Raminta Didikaite
London
2022/12/01 2:49:49 PM
EST

PERSONAL COMMENTS FROM CELSIUS EARN CUSTOMERS

Celsius used a combination of ambiguously written TOS contract language, illegal unregistered securities, misleading direct communication, marketing materials, statements to the media, financial statements, and financial models to induce investments from unsecured creditors globally. I do not concede that Celsius acquired any legitimate property interest in, or ownership rights, to digital coins that I loaned to the Earn program.

Christopher Little, Brambleton, Virginia

I, Alexander Simmons, vehemently object to Celsius taking ownership of my stablecoins, which I placed in Celsius to have responsibly managed, only as a peer to peer lending business, and not an unlicensed bank!

Alexander P. Simmons, Haverfordwest, United Kingdom

Broad Reach Consulting, LLC (BRC), organized in the State of Oregon and having principal business locations in both Oregon and California with a Celsius claim exceeding \$1M USD in USDC stablecoins: As a non-accredited commercial account holder that joined Celsius in April, 2021 (having agreed to the terms of use last updated June 2020), BRC was grandfathered-in to the Earn program and should have been placed into Custody according to the regulatory influences prompting Celsius to change their account designation and overall model. That notwithstanding, the evidence of the Examiner's (preliminary) report clearly indicates that the management of assets was performed haphazardly by Celsius with little fiduciary, regulatory, or auditory oversight and with no regard for the account "categories" that they invented in reaction to inquiries and orders levied by U.S. securities regulators. The assets in BRC's claim should not be considered assets of the estate.

Jesse Lund, Coto de Caza, California

Dear Judge Glenn, I believe that the coins that I deposited into the Celsius platform belong to me, and they were only in Celsius' possession while the services of earning yield were provided. Many of my coins were lost or misused during that time, and I do not agree to the further sale of what is remaining. Thank you,

Irina Dukhon, Ojai, CA

I Object that my coins belong to the estate, the coins (BTC) belongs to ME.

Geoffrey Rudolf Cirkel, Netherlands

Celsius did not send me a 1099-C for my Earn coins, therefore they still belong to me.

Douglas McLaughlin, Centennial, Colorado

My deposit, My coins, "Better than a bank"

Doug Freeman, CHRISTIANSTED

The debtor always made me believe the coins were mine and that I could earn interest.
Thank you.

Christopher D Fay, Plano, Texas

I was deceived by Celsius as being a safe customer friendly bank that was for the common underserved and underprivileged people. Celsius influenced and lied to me on various and numerous occasions via Alex Mashinsky, AMA's, youtube videos and verbal agreements. I am an unaccredited US earn account holder that was hoodwinked and now my crypto is held hostage by very disturbing, illegal and nefarious tactics when I was pushed into a product I legally should not have been able to participate in, under duress from Celsius via the Celsius app. This occurred while Celsius was insolvent and knowingly preparing to pursue bankruptcy.

Amayah Woodard, Wallkill, NY

We invested in crypto instead of stocks, for our own reasons and therefore wish to be returned our own crypto back.

Paixão Pereira, Funchal, Portugal

I am a 48 year old mother of 2 boys. Based on the information Celsius gave me and from the many AMA's I watched, I invested ALL of my retirement (paid taxes/penalties), all of my children's college savings (paid taxes/penalties), the money from the sale of a property, and every cent I had put into savings for mine and my children's well being. I was using Celsius as a high interest savings account, because NONE of my other investments were bringing in enough returns to pay for my children's college, vehicles, or my own retirement. I am a massage therapist and do not make that much money. Losing this has caused me great emotional distress as I have been trying to keep up with all of the information to protect any hope of returned assets. I am a tax paying citizen and I invested in a company based on the information they provided. I have no hope of saving this amount of money again and am saddened that our own government can't protect us from this kind of greed/fraud when we had NO way to know what was happening behind the scenes. My life savings have been used to invest in Bitcoin Mining, that will be sold off to someone for pennies on the dollar. My life savings were spent by greedy execs that will probably walk away from this fiasco with less financial damage than MOST of us, who consider ourselves regular middle class people. Please do NOT let these corrupt manipulators sell off the chance of me getting any of my/my children's assets back.

Courtney Steadman, Morgantown, WV, United States

We have not willingly surrendered title to our assets nor have we received any consideration for them. No rewards have been paid to me and Celsius lacks the ability to fulfill their rewards obligations. To the extent they paid out rewards to others, it was using new depositors funds such as my own. This is unambiguous fraud. *Cameron Crews, Hoboken, New Jersey*

I just want my own coins back!

Jop Schreurs, Oss, the netherlands

Through multiple AMA's and statements from the CEO we have had multiple mentions that these are our coins. Along with the fact that these offerings were confirmed as unregistered-securities via multiple government bodies, which means Celsius should have not even been able to access these funds. As an unaccredited investor Celsius both should not have access to my funds, but as well should be determined by the honorable Judge Glenn that these assets belong to the creditors to help make strides into resolving this bankruptcy case and returning assets to the retail and unaccredited investors affected by this process.

Luke Nowak, Burr Ridge, IL

I had a significant sum of ETH in Celsius' earn program. The yield being offered was attractive as I wanted to continue to grow my crypto savings. Little did I know that all of our funds were being comingled on the backend. The reality is, I have brain cancer, oligodendroglioma to be specific, and wanted to leave behind a significant sum of coinage to my wife. At this point, that seems like a pipedream. Please do not allow the sale of stablecoins as this will set a precedent of Celsius owning earn deposits. I'd still like a fighting chance of getting some of my investment back.

Robert Applegate, San Francisco

I would prefer my crypto back over cash.

Kevin Lammertijn, Zedelgem Belgium

Dear Honorable Judge Glenn, please consider this petition. Thank You.

Alexander Adam, Germany

Celsius continuously and blatantly lied about the activities they were conducting, as per the numerous emails, claims, and comments made by Celsius staff, Alex and Krissy Mashinsky during interviews, broadcasts, AMAs, and social media posts. Had I known they were using clients' funds to operate mining and trading activities, I would have closed my account immediately as such activities are highly speculative, and Celsius made no clear or deliberate disclosure of such changes at any point.

Alejandro Mejia Ruiz, Brisbane, Queensland, Australia

We were lied to continuously, prior to and after Celsius became insolvent, via Alex Mashinsky and Co. on the weekly AMAs. Most of us in this predicament are looking at losing our life-savings because of the actions of deceivers and crooks. Please do not relinquish control of our assets to Celsius - their manipulation of the terms of service should be illegal in-and-of itself. Thank you, Your Honor, for your consideration - and may the unaccredited creditors be in your thoughts when determining.

Christopher P. Birnbaum, Pinellas Park, Florida

I object in the strongest terms to Celsius claiming ownership of depositors' Earn assets. I have seen nothing in the past or present from Celsius management to make me believe they are capable of using those funds responsibly to maximize returns for creditors, no more gambling with creditors money.

Peter Mcloughlin, Thomastown, Ireland

Lawyers fees too high eating Celsius balance, your honor pls make it fast.
Omar bin Fazan, Ipoh , Malaysia

My money was not intended to be a donation to Celsius. I trusted them to provide a service which I have now learned they were not providing. The ToS cannot be binding under these circumstances.
Alberto Jimenez, Springfield

Celsius should not have the right to deceitfully take our property against our will. Who would willingly give them permission to steal or misuse our property?
Robert Kyle Wilsford
The Colony, Texas

Your Honor: Based on the TOS, my understanding was that I loaned digital assets to Celsius to earn interest on them. I did not convey assets to Celsius. They belong to me; not to Celsius. It has now become clear that the CEO of Celsius made many misrepresentations and fraudulent statements regarding their business model. This was done right up to the day that my assets were frozen. Based on the TOS and numerous public statements of the CEO, please rule that ownership belongs to the creditors and do it ASAP.
Paul Grayburn, Weatherford, TX

It is our money, they are devious pathological liars and gamblers who stole our money.
Frances Jones, Sydney, Australia

It is our money, our hard-earned savings.
Liam Nguyen-Jones, Sydney, Australia

Judge, I did not give Celsius Network any gifts. I bought Bitcoin on their platform with my money, with the promise and expectation of a return on those assets. Celsius argues all Earn assets belong to them per their terms and conditions. This is Celsius cherry-picking the parts of the terms and conditions that are in their favor, while ignoring other, more inconvenient provisions of their TOS, such as the ability to withdraw our coins at any time. I attempted to withdraw my coins from Celsius prior to the Chapter 11 filing. I was prevented from doing so by Celsius, in violation of their TOS. Additionally, the public statements of then CEO Mashinsky contradicted the view in the TOS that the Earn assets belonged to Celsius. There is also a strong argument to be made that all earn customers in the United States who were "grandfathered" in by Celsius in April of 2022 and allowed to keep their Earn accounts, should have been moved to a Custody status to comply with U.S. securities laws. All coins on the platform not held as collateral should be the property of the creditor, not the estate. Thank you.
James Emma, St Charles, IL

Please remember small holders are affected most.
Joel Myles Kaiser, Cully, Switzerland

I asked Celsius many times if my funds were safe, and they answered yes. Now, my medical education and my meds for my chronic condition are misplaced.

Jose Alberto Burgos Gonzalez, United States

I put my crypto in Celsius Network as I was told by the CEO that funds are safe and can be withdrawn whenever needed with no ties. I also have a pending airdrop for holding Ripples XRP on their platform at the snapshot date which is not due to be airdropped till 09 January 2023 or sooner, below is their statement!

Celsius supports Spark!

Celsius will distribute Spark tokens 1:1 based on the total XP balance in your Celsius account, including locked collateral, as of 00:00 GMT on December 12, 2020.

If you plan to transfer or withdraw XRP, Celsius recommends completing these transactions 1-2 days before or after the fork on December 12, 2020.

Your estimated Spark balance will be displayed in your Celsius account on December 12, 2020, however you will not be able to access these tokens until the Flare Network launches in 2021.

Christopher Nelson, Blackpool, England

I am a customer of both Earn and Loans. Statements by Mashinsky and other associates of Celsius always made me believe that I was loaning my assets to Celsius, in the case of Earn, or depositing my assets as collateral, in the case of the Celsius Lending business.

Douglas Ross Stringer, San Antonio, Texas

Celsius ruined my life by freezing the account. I needed to pay taxes and had to find an alternative solution since I could not withdraw my funds. This put my family and myself in a challenging situation.

Matej Konecny, Sydney, Australia

Celsius must not be allowed to sell the assets of their customers in their attempts to cover the company's incompetence and mismanagement.

Philip Charles Harding, Cardiff, Wales, United Kingdom

Celsius was lying about our funds for years and how they used our crypto was a mess. Nothing on paper, or told by Alex, was the truth. No matter the word "earn" or, in the last few months, "custody", it was our crypto and they gambled it and lost it through bad risk and incompetence.

Norman Hirsch, Juno Beach, Florida, USA

I object to Celsius selling stable coins, and to the idea that they own earn account assets.

Kevan Lesker, Alpine, California

It's not right that creditors are held to a so-called contract on one hand, then the CEO and representatives of the company, on the other hand, misrepresent the health and integrity of the business. This happened continuously leading up to their bankruptcy.
Clay Schile, Spartanburg, SC

I would have never deposited any crypto if I thought ownership rights were transferred to Celsius upon deposit into Earn. Verbal representations on AMAs by CEO Mashinsky confirmed ownership REMAINED with the depositor. No custody available to me.
Leonard Forgan, Victoria, Australia

At no point in my use of the Celsius service was it ever made clear (i.e. NOT buried deep in unintelligible user agreements) that I was transferring ownership of my digital assets to Celsius.
Tony Gill, Hastings on Hudson, NY

Like depositing money in a bank, the coins I deposited in Celsius belong to me, not Celsius.
Michael Goffman, Detroit Lakes, MN, USA

This case needs to end. Assets back to creditors now. *Brian Katz, Los Angeles, CA*

Commonsense and setting a precedent so others don't have to endure what we have had to.
Simon Hugh Ryder Lucius Manly, NSW, Australia

Any claim that my coins were property of the Celsius estate is a gross misrepresentation of what the CEO directly communicated to us on numerous occasions over the course of multiple years.
joseph maurice forcucci, Fort Worth, Texas

Completely misled by nearly all of Celsius video content (AMA's) and other marketing material. They used blatant lies and misleading statements in order to gain the trust of users. Their business model was nothing like they explained. There must be some kind of legal ramifications or penalties for verbally misleading customers that paint a picture completely different to the written terms and conditions.
Aidan Heading, Australia

Most of my deposits were collateral for loans. I have gotten many legal opinions about who owns collateral for a loan and based on all historical legal cases the borrower has ownership of collateral. Only the scammers at Celsius Network are claiming that loan collateral isn't owned by the borrower.
Ryan Chilia, Austin, Texas

I want my coins back
Teresa Buckiewicz, Montreal, Canada

I entered this service convinced by the term "lending" and "your crypto" according to widely publicized Celsius advertisements and weekly Alex's AMA sessions. I also paid taxes for my crypto held in Celsius, it makes no sense if Celsius actually owns my assets yet I am paying the taxes for them.

Ka Chun Leung, Atlanta, Georgia

My Bitcoin and crypto assets are literally all I have toward my retirement, my life's savings.

Jason Deon Mayhew, Salt Lake

Celsius is not the owner of our coins.

Kouakou Kossonou, Covington, Georgia

I trusted Mashinsky when he was constantly & repeatedly warning about what other companies do with our funds, and how Celsius Network is different. I loved the concept of doing what the banks used to be doing for people, storing their money and giving them a modest return of average 5%, while they make 20% off our funds.

I believed him when he was publicly stating that everything was fine with Celsius, while at the same time he was getting his own assets off the platform and everyone at the C-level executives were doing the same. Now I realize that I was defrauded out of my savings, especially if they are going to sell my stables or coins to keep their incompetence going.

The dollar value of my claim is only about \$50k or so, currently. What Mashinsky is making every month to be a clown. It's infuriating how my funds are used to pay for his physical protection and bankruptcy lawyers, while I am working hard to recover from this disaster caused by them.

He was preaching this was like decentralized Buddhism. I certainly know karma is getting him hard already, his life will never be as good as he loves us to think. He is a broken man, so much money he can't even enjoy it = the definition of a sad life.

Rien Vanmarcke, Brugge, Belgium

I object to Celsius claiming ownership of my assets. They are incompetent and untrustworthy and have misrepresented themselves throughout our relationship.

Stuart Craig Daniels, Durban, South Africa

I, Regina Osborne, am a 68 year old retired UNACCREDITED EARN customer of Celsius. Custody with Celsius is not allowed in my state. I too was induced to add funds before the new TOS because I was informed I couldn't after 4/14/2022. That was the only TOS change disclosed before I opened the Celsius app and clicked through the TOS agreement to make sure my deposit went through. I too relied on Alex's AMA statements about "my coins" being safe next to his coins on the platform. He promised to always act in the customers best interest. I respectfully request Judge Glen to protect

customer assets from further loss from Celsius's actions.

REGINA OSBORNE, Washington Court House, Ohio

We were defrauded by Celsius Network management for lying in weekly AMAs saying the platform was liquid when it wasn't.

Danyal H Bennett, WARNERVALE

The fact that Mr Mashinsky and Celsius directors continue to take a salary is unbelievable. Our funds have been taken from us, and those that took them continue to get paid? On top of that, attorneys are taking obscene profits from our funds. This is not right or just. Please do what is right for depositors.

Richard Robison, Provo, UT

I received a 1099 from Celsius. If Celsius is claiming ownership of customer coins, why are customers paying tax on it? Crypto is treated as property, and the tax burden lies with the owner.

Colin Valenta, Pittsburgh, Pennsylvania

Scam me once, shame on the debtor. Scam me twice, shame on the system that ratifies it.

Grant Reid, Duebendorf, Switzerland

Earn assets belong to the creditors.

Nancy McLaughlin, Deltona, Florida

Return what belongs to us.

Mohd Wahyuza Bin Yusof, Kuala Lumpur, Malaysia

Please give creditors their earn deposits back because we were all deceived and lied to.

Tabitha McLaughlin, Deltona, Florida

I have lost life savings, please do not let them get away with this. I simply kept money in my account to earn yield and now that money is gone. Please help me and so many others in this awful situation.

Estienne Coetzee, Hamilton, Bermuda

Your Honor, please see through Celsius' deceptions, lies and also the pain we are in. Help us.

Wahed Bassir, Santa Ana, CA

Stop providing power to people that should be jailed

Santiago Lopez Amate, Barcelona

They had an unregulated security with the earn program and should therefore not have regulatory control of our assets. These belong to the owners that believed in their "saving" programs and multiple promises of safe keeping and better practices than banks. I don't see any reason why Celsius should be allowed to sell any of my coins and use that to restructure or sell the company. I should be refunded in full!

Marcus Geitle, Stavanger, Norway

This is an objection to the sale of stablecoins and a statement that coins belong to Celsius Earn Customers (Creditors), NOT Celsius. RPA (HK), Ltd. declares under penalty of perjury, pursuant to 28 U.S.C. 1746, that RPA (HK), Ltd. is a Celsius Earn customer, that RPA (HK), Ltd. is signing this joinder on behalf of itself, and that the information provided herein is true and correct to the best of RPA (HK), Ltd. knowledge, information, and belief.

RPA (HK), Limited, Hong Kong SAR, China

Please do not let Celsius complete the scam and steal all our coins.

Adam Velez, Toms River, New Jersey

The debtors are insane.

Ptolemy Sinclair Petrie, Colorado, USA

Side with the people.

Bernard Mutz, Dayton Ohio

I want my crypto assets back. I'm not interested in selling them. I want them back as I deposited them.

Danijel Petanovič, Solin, Croatia

Apart from objecting to selling Stablecoins, I request the filed motion with the docket number - 1213 by Jack to be emphasized and observed "if" the Earn program is treated as security.

Liew Eng Chuan, Selangor, Malaysia

This is an objection to the sale of stablecoins and a statement that coins belong to us, not Celsius.

Ryan Mackie, Fife Scotland

As a foreign investor we were not given any option to change our account to anything but Earn. We were promised a safe platform to invest our money. Terms and conditions changed since signing. I don't expect any of my gains, only my initial investment.

Sarah Morris, Noordhoek

I would like to receive my coins from Celsius, not dollar equivalent.

Anuran Chatterjee, Dublin, CA

Mashinsky is an idiot.

Boudewijn Drost, Amstelveen, the Netherlands

I am the legitimate owner of the coins deposited in my account on the platform, as well as the interest generated and these must be treated as such.

Rafael Rodriguez Martinez, Barrio Iglesia Baldranes Tui, SPAIN

Judge, you know well that this reorganization deal is hopeless. There is ZERO advantage to chapter 11 to anyone here except to the lawyers. Just end this all by giving whatever Celsius has left back to the depositors so we can move on with our lives. Thank you.

Martin Robert, Las Vegas

We want all Earn assets as those were from the deposits we had made so far.

Mahesh Patro, Mumbai, India

My money, my assets!

Chris Reifenauer, Indian Head, Maryland

I have been praying to get my life savings back. Thank you for your help

Juan camilo Castillo, giron Hobart

Celsius adjusted the earn account terms at their own leisure, and the actions/investments they initiated with creditors earn account funds, was done without the proper communication, or legal and regulatory compliances. Overall there has been a gross lack of transparency, and a deliberate avoidance of accountability and regulatory compliance.

Nigel John Kirkwood, Busselton, Western Australia, Australia

It is my opinion that Celsius's terms and conditions should be nullified due to multitudinous verbal and written statements by the founders that misrepresented the service being offered. The service offered was not the service received thus rendering the contract void.

Damien Joseph Sherry, Rostrevor Northern Ireland

There are many Instances from Alex and the AMAs that said that our funds were safe, that they were able to pay the higher interest rates as they didn't need to satisfy shareholders. That they were making it easier by doing the staking of coins for us so we didn't have to learn how to stake the coins

Hani Gobran Winchester, California

I have 2 accounts with the Celsius Earn Program, one is personal and one is for my manufacturing business. In my business account I have a significant amount (over 300k) in USDC stablecoins only. I deposited these funds into the Celsius Earn program after watching multiple misrepresentations and fraudulent videos by Alex Mashinsky, the CEO of Celsius. I understand the risks of cryptocurrency and this industry in general.

However, Alex falsely claimed this Earn platform was safe, and contained the proper reserves and safeguards in place to store assets, while gaining yield on these assets. He made false claims of not gambling with our funds. I never deposited assets into the loan program, because that seemed riskier to me. I did not want to borrow against my bitcoin to buy more bitcoin or any other cryptocurrency. That was a level of risk I did not want to assume. I did not want to buy the CEL token or any other suspect token because I did not want to assume that higher level of risk. Mr. Mashinsky promised a safe platform to store bitcoin and stablecoin while generating interest on the asset. Mr. Mashinsky completely misrepresented his intentions with our funds. He falsely claimed it was OUR assets too, while misleadingly taking title to our assets through a change in terms of service. This was all an outright lie and criminal fraud.

Rudi Bauknecht, Philadelphia, PA USA

Please protect us, the little guys who invested in good faith.

Marina Kiri McDonough, Katikati, New Zealand

Thank you for your consideration in this matter.

Hiram Williamson, Knoxville, Tennessee

Your Honor, people are suffering and I assure you, once this is over, we along with state DAs will bring charges against the principal shareholder, he will get due process, and you will come to learn the reason they went "shopping for firms" is because Akin and others knew their attempts at completion of embezzlement. Kirkland are representing crooks and you will see a new committee form soon and we will settle with the crooks in furtherance of the best outcome of the creditors. Kindly do not award the crooks with any more money of ours to waste on this process. One verified suicide in the US alone, that's one friend removed from me... Kirkland will drag this out until there is nothing left to be redistributed. A Celsius-led reorg would be the gravest injustice and you would have known this, had the examiners scope been broader. I would send you definitive proof by working with state DAs (likely TX/VT) if I didn't know about the risk of assigning a trustee and getting pushed into chapter 7 and so... we will play this dice. Kindly read my upcoming *pro se* motion. Know well that I will personally make myself available to you at any time to tell you what is actually happening versus what you are being told. I know more than the sum of the authorities with whom you speak to about what happened in crypto and at Celsius and would be happy to prove it at Your Honor's convenience. Lastly, there is no question the digital assets are not owned by the estate. We can prove it beyond a reasonable doubt or cite case law that is legally binding... and do both in the upcoming *pro se*. I went from working with USAID/UN on foreign disaster and economic development to near broke and have dedicated every last penny to a nonprofit to pursue this and other matters since we know who is responsible for this and think you would at present write-off as conspiratorial, given the recent FTX news (which is intricately commingled with Celsius). Personal sacrifice, truth and justice, your Honor. Please consider me a resource whenever you doubt the utterances of those allegedly neutral around you. FT volunteer, both myself and my foundation (former intel at the base). I pray you make the right decision in the days ahead and note if we had 2% of W&Cs budget (they are bad actors, btw), we would have prevented so much

meaningless suffering and irreparable harm from having occurred, and brokered a community led standalone newco under exclusivity, settling with Kirkland and appeasing the shareholders with an equity kicker and some cash, three weeks following Chapter 11 filings... but there were vested interests very active then to ensure that did not occur. The hole has tripled, no progress made, and lives lost. If you can advise how we can have a separate UCC (a real one that acts in the interest of the creditors, not captured by W&C) of sorts with a minimal 2-5% of W&C's monthly budget, we can bring a timely resolution and everyone will walk away looking like partial winners. In 3 more months, my brother and I (2 common paupers), no family, will be homeless. I would prefer to avoid that if possible. Thank you, your Honor, for reading this long, and likely strange to you, letter. In time it will make sense.

*Michael Benzaken, Founder & President, Citizen Warrior Foundation
(citizenwarrior.foundation). Michael Benzaken, Fort Lee, New Jersey*

Please give my money back..I need that for me and my family... I don't care about the rewards! What I want is that I can get all my coins back and let me transfer that to my country!!! Please finish the case very soon..

Indah Saraswat, Jakarta, Indonesia

Do not sell our stablecoins. Celsius has no rights to sell my stablecoins.
Seat Chun Boon, SINGAPORE

Your Honor, Please include Krissy Mashinsky in this also. She is the real culprit and she is continuously playing with our feelings.

Vishal Mehra, Kangra

I strongly object to the sale of any of my coins deposited with Celsius for no reason other than returning said assets to the earn account creditors.

David Gordon Bristol, United Kingdom

I object to the sale of my assets.

William Leon Whaanga, Perth Australia

I wish to strongly object to Celsius's claim of ownership of my earn assets. They do not belong to Celsius they belong rightfully to me.

Edwin St Catherine Sunbuilt, Castries, Saint Lucia

I am an earn account holder with Celsius and I testify that they misled and defrauded customers under the false pretense that they were financially capable of meeting their obligations with regard to the interests advertised for earn accounts.

Joshua Stephen Dixon, Perth, Western Australia

This is a forced investment in Celsius restructuring efforts. I find this ill advised and would like to see a bid / haircut as soon as possible, as Celsius is spending our money irresponsibly.

Tyler Tworek, Nederland, CO

Celsius has shown no actions towards reorganization and continues to burn creditors assets. Creditors are being continually forced into a no faith relationship with the debtor while claim decreases.

Troy Knode, Carroll, Ohio

The updated Terms of Service provided by the Debtors are predatory in nature and were designed with inside knowledge of the financial position of Celsius. Mashinsky's mantra of "First do good, then do well" has been violated to such extremes.

Ryan Schleiger, Newport Beach, California

The TOS were never disclosed, nor were any changes or updates. Please return our assets from loan, earn and custody. Celsius operated without disclosure of any of the uses of our assets we trusted to them. Safer than a Bank- total BS!

LAWRENCE PORTER, Miami, Florida

I object to the sale of stablecoins due to the fact that the coins belong to us, not Celsius. I object to Celsius claiming ownership of my earn assets due to Alex Mashinsky's weekly AMA's guaranteeing my funds were safe with Celsius. The keyword being "MY FUNDS".

Alex Nketia, Henderson, Nevada

I object to selling Stablecoins or any assets as these belong to the Creditors not the Debtors.

Steven Gregory Dagg, Franklin, Tennessee

95% of my Celsius investment is usdc. I would like my stables back, not btc, not equity

Dhananjaya Bulathwatta, Sri Lanka

I just want MY coins back, I don't care about FIAT Money.

Jean-Francois Tanguay, Canada

I have had ALL my retirement funds locked via misdirection, through false statements every Friday on AMA with Alex Mashinsky. I am 72 and put my retirement home sale into Celsius. Now Celsius is saying these funds belong to them. I NEVER agreed or heard of this before chapter 11 revelations.

Stephen Levenberg, Austin, TX

I own my money; I own my stable coins: USD; enough of frauds .

Sheila Ferreira, Viana do Castelo, Portugal

Celsius' claim that coins are theirs is fraudulent and deceptive. All effort should be taken to preserve depositor assets and that they are returned.

Justin Kruse, Salem, Oregon

I transferred my assets to Celsius because there was no lockup and therefore I was free to withdraw my coins at any time. If I had thought Celsius would become the owner of my coins, I wouldn't have deposited with them. All available coins should be returned to the rightful owners, the creditors.

Daniel Fraser, Aberdeenshire, Scotland

These funds are the money I saved for years to pay for my graduate schooling. I am desperately relying on getting these funds back so I can complete my degree. Thank you for your help!

Emily Conkey, Boulder, Colorado

Our coins, our right to do what we believe is the best for us. We want to avoid forced selling by someone who mis-used our assets for their personal gain.

Vojta Bednar, Florida

I object to Celsius claiming ownership of our Earn assets.

Min Wilde, United Kingdom

I want my coins back. They are mine, I never gave permission to Celsius to claim my coins as theirs. This was done without my consent. It feels like theft to me. They ruined my life!

Deniz Levenberg, Austin, TX

I invested money I received when my mother died into stablecoins at Celsius as I was led to believe they were a non-speculative investment that was safe from the volatility of the larger crypto market. That money was intended to help pay for my father's assisted care costs, as he is about to run out of his own money and will shortly depend on me. Sadly, I depended on Celsius.

Mark Boolootian, Santa Cruz, CA

Celsius sold its services to me on the basis that it was a custodial service and I invested on that basis, knowing that my assets would be loaned to others to generate a return. The assets that are currently locked in my Celsius account belong to me, not the company.

Debra Delglyn, Cambridge, UK

Please help getting our funds back. I am literally starving and about to face eviction. I have got all my money locked in Celsius

Elfren Ignacio Rivera Rios, Puerto Rico

Please do not use my hard earned assets to bail out criminal behavior. It makes our judiciary seem corrupt

James Henry Fuller, Boynton Beach, Florida

My wife is gone.

Ernest Ng, Hong Kong

They stole our money. Please help us retrieve what we can. Block them from selling assets.

Theodoros Papatheodorou, London, England

Dear Judge, the coins on Celsius are ours.....I had worked hard to acquire them. Mashinsky lied all the time, surprisingly so well! That I and many believed him. I thought my investment was safe...Had I known he'd claim to own my coins, I would have never invested in Celsius....Karma will catch up with him

Mahmanzar Moezzi Torrevieja, Alicante, Spain

I have been scammed out of my life long savings at the age of 67. I was only aware of getting interest and thought that my money was mine and safe. I have been deceived by Celsius into believing my money was safe and I would collect interest. At the age of 67 my life long savings are gone at a time I so desperately need it.

Michael Tarsi, Lighthouse Point, Florida US

I have been holding some cryptos (Bitcoin and Ethereum) on Celsius, and now they are gone. I was doing staking. I am now trying to get them back, or at least the maximum possible.

Alejandro Palomar, Panama, Panama

Please help! Thank you for allowing us to have our voices heard.

Sahron Ann Smith, Thunder Bay, Ontario Canada

The Earn assets belong to the customers despite what Celsius management says.

Eric Chan, La Habra, California

It seems outside of the scope to have the assets held for us claimed as not ours. I don't think any reasonable person would have left their assets with the company knowing that they were no longer ours.

Erik Wildforster, Broomfield, Colorado

The CELSIUS Earn program was misleading; it did not provide full disclosure of its legal obligations to customers.

RAVI V ALAPATI, ATLANTA, GA

My coins belong to me. Simple. I never agreed nor willingly signed any documents that clearly explained to me about any change in the status of my coins belonging 100% to me!

Stephen Levenberg, Austin TX

Please give me my life savings back.

Darryl Sudja, Jakarta, Indonesia

I work in the medical field. A mistake in my work resulted in the loss of life. I hope Celsius takes the same level in their work.

Thomas Tisseuil, Le Plessis Robinson, France

I was told to use Celsius as a "wallet" and get interest, rather than keeping my coins on Coinbase. That way they would be off the exchange and safer, and less prone to trickery

Gerald D Van Eeckhout, Frisco

I am retired and on a fixed income. I took some of my savings to put into earn account on Celsius so that I could increase my odds of keeping my house to live in the rest of my days as my property tax burden continues to increase yearly, out of pocket.

Vicki June Fisk, YUMA Arizona

If customers have to pay taxes on the gains from Earn, customers own the collateral.

DAVID LEON JACKSON, Philadelphia, Pennsylvania

God bless you to make the right decision

Juan Camilo Castillo, Sandy Bay

It's ridiculous thinking I would have sent them all that money, knowing they would 'own' it and not me, who has put in so much money. The money is from us, the crypto we send them is ours, not theirs!

Bas de Bok, Berkel-Enschot, The Netherlands

Agreed and signed by R. D. Raminta Didikaite

R. D. Raminta Didikaite, London

All the assets in my Earn Account belong to ME. I NEVER agreed to give them to Celsius. I was forced in dividing my Assets into Earn and Custody!

Lucia August, Oakland, California

Dear Judge Glenn, Thank you for taking the time to consider the *pro se* objection to the debtors amended motion ESTABLISHING OWNERSHIP OF ASSETS IN THE DEBTORS' EARN PROGRAM, (II) PERMITTING THE SALE OF STABLECOIN IN THE ORDINARY COURSE, AND (III) GRANTING RELATED RELIEF. I am requesting to add myself to the Joinder to the objection as a fellow unsecured creditor in Earn.

I joined Celsius on March 19, 2021 after my boyfriend recommended them to me and his brother, who also subsequently joined. I am a divorced mother of a son in college and a daughter who is in high school. I have serious health problems and have been on social security disability since 2012, which I rely on for my monthly income. To supplement my income, I had been relying on passive income such as bank promos for opening checking and savings accounts. I am a very low-tolerance investor and had very little knowledge about crypto or Bitcoin, but my boyfriend told me that he had watched Alex Mashinsky's weekly AMA's, where he said that he was safer than a bank,

the interest you could earn was higher than what I was getting at my current bank, I could withdraw at any time, they were following securities and regulations laws, and I could feel safe to deposit my funds with them, because they always overcollateralized their loans. I decided to participate with one promo at first and Celsius promptly paid me. It was shortly after that there was a security breach, on 4/14/21. This scared me, but Celsius responded quickly and professionally. I did another Promo in June, leaving my previous balance on the platform earning interest.

In July, Celsius asked us to sign an updated Terms of Service. Both my boyfriend and I received emails that were vague about the changes. We read the terms carefully. My biggest worry was that they insisted that we go thru Arbitration. I worked in insurance before I was on disability. My boyfriend saw the change in ownership, but neither of us understood what that meant. We had to go on Reddit to gain insight from other users. There were very few people that thought it was a big deal or were confused also. We assumed it meant that it had to do when we transferred it over to them while they did their transactions, but that as in any typical banking ordinary course of business and in the terms of their contract itself, I could withdraw at any time. They were my funds to deposit and demand the return at any time and the assumption was that there were funds at all times available within the company, available, not deployed & making directional bets like they were apparently doing. Celsius Network did not enter into the contract with me on 7/22/21 with the intent of Good Faith. They already knew it was insolvent before the July 2021 contract. Alex Mashinsky and other Executives were making oral misrepresentations and there was fraudulent inducement in marketing materials and on social media. Therefore, the contract that I signed is null and void and I never relinquished the ownership of my coins to Celsius Network.

On 9/22/21, Blockfi announced their regulatory decision and we anticipated a similar company response from Celsius. I was anxious about it, but Alex Mashinsky repeatedly stated in AMA's and on social media that they were working with regulators, better than anyone else, actually he said. NY followed in October 2021 and I got more worried, but Alex actually denied that they got a Cease and Desist, that they were cooperating with them.

On 12/11/21 I completed my last transfer into Celsius with another promo.

On 4/12/22, Celsius sent an email saying they were changing the Terms of Service again and that in order to continue using the platform, I must choose whether to "continue to earn rewards. Those existing coins will continue to earn rewards from April 15th and onward, for as long as they remain in their Earn accounts," or choose the Custody option. The email did not give any explanation for the change except, "As we previously have acknowledged, Celsius has been working closely with regulators around the world. It is our intention to be as transparent with our community as possible. More specifically, we have been in ongoing discussions with United States regulators regarding our Earn product." I assumed this was the expected change that Blockfi had gone through and saw no issues with it back in September. There was little to no discussion on Reddit about people complaining about it, in fact the consensus was that

this was a positive move by the company to protect the existing users on Earn to be able to continue the interest earning product.

It was shortly thereafter that two bank promos with Bank of America and Chase came up that demanded large deposits to be able to do. (\$75K total). I was also concerned about the Terra situation and got concerned there may be a stable coin contagion. I decided to move the entire USDC for the time being, a total of \$87,745.21, which I had left the entire time I was on Celsius including interest before I withdrew my USDC. I left all of my crypto on the platform because I had true faith in Celsius and thought it would be the last one of the exchanges that this would have happened to. I had absolutely no idea that Celsius was insolvent at the time.

I am aware that this particular motion is more specifically targeted at Custody and Withhold customers and specifically those whose funds are still held on the platform, but your honor, please consider that the ownership of USDC (in fact all of the coins) that also left the platform within the 90 days, like myself, could also be affected and should be considered because of possible avoidance/clawback claims in the future. I am hopeful that collection of the retail avoidance/clawbacks are not pursued because the trust and future of a reorg of the newco is paramount, without even considering all of the excessive cost and time it would take to pursue them.

I hope I have convinced you to add me to the Joinder motion and thank you very much for taking the time to read what I had to say. I appreciate all of the work you have done so far and look forward to your final decision on the Celsius Bankruptcy case. I have made many friends among the unsecured creditors over the last 6 months and it has just been heartbreaking. Please keep us in your thoughts.

Thank you,

Janell Eckhardt, Bainbridge Island, WA, USA

Arguing contract law while not a single person realized at any point that they were giving away this asset to Celsius, each right, ownership, and a title (which is not what Celsius had even intended) seems the wrong approach to me since no one in their right mind would unconditionally give away their life savings in return for interest on someone else's assets? Earn account was simply the standard account before the immediate bifurcation of accounts whereby all users were grandfathered in despite their accreditation status as an investor. As NJ recently submitted, all such assets should have defaulted outside a high risk account to a low risk account, and all assets are those of the creditors and, all assets should be considered as being in Custody and treated no differently.

The only clause one could argue, if read outside the TOU's 4 corners, that could conclude ambiguity is that of Clause 14, which had to do with Earn and rendering the services. However, all other language within the alleged materially changed TOUV5, never represented such a change in the TOU representations to the consumer. Further, the surrounding language within TOUV5 and all other TOUs as standalone outside of associated agreements is clean and unambiguous relative to declaring you own the

asset at all times while transacting within Earn (thus, forcing the user to accept a TOU that would inherently make the user guilty of committing fraud if simultaneously claiming the asset will always be the users ownership while transacting with Earn and that at the same time the user agrees to forgo the asset while services in Earn are rendered... which was the default setting following account bifurcation... so defraud by default voids out the contract in its entirety.

Further, as each Loan Agreement was associated to a TOU (of a different version # but nonetheless, was always associated with Celsius Earn) the Loan Agreement contract language is clear and unambiguous regarding ownership of assets, returned collateral being sole ownership of the borrower, and collateral outstanding was that of the creditors' available to them for immediate withdrawal upon repayment of the loan. This is where I think the matter becomes definitive in favor of the creditor owning the assets in Earn. This clause within the associated loan agreements (all of them, each expressly states that if that language conflicts or is found ambiguous to any other language within the agreements, that the specific aforementioned clause would prevail.

Further, that this clear and unambiguous contract language, no motion of such material change in TOU Representations, and the "Borrower's Representation with the associated loan agreements to Earn. Not to mention precedent regarding behavior implying intent and the noted case law, provided by the attorney of Whelmend, arguing that since no 1090 form was offered by Celsius in its tax form uploads, and since I am 99% sure no such taxable event was recorded in their '20 (post-TO V4-5) in effect tax filings shows such an event from having occurred, In the more instant that such an event were to occur, they would have had to leave the depositor with some note/financial mechanism in order for the Loan Agreement to apply to assets held in loan. No such financial mechanism existed and thus no transaction of ownership could have occurred as it lacked the mechanics of such a sale whereby a loan of such sold asset can later be taken by the alleged no-longer owner of said asset.

That is simply not how finance works, security and non-security alike. Since the bankruptcy case ought to have occurred under NJ jurisdiction had it not been for the strategic maneuvering of Kirkland and the ongoing inability of the supposed group that represents the creditors and their interests, the UCC and W&C, from making decisions that benefited the creditors and acted in time to benefit the creators. The State of New Jersey's recent determination ought to be utilized to heavily weigh the determination of said ownership in Earn since the jurisdiction with which this case would have been held asserted quite clearly that the ownership of the assets were never transferred and remains the property of the user who deposited it.

Lastly, it is important to note that since the services, as elected by Celsius but whose right was retained by the user, to withdraw from earn anytime, or in Celsius' case, to no longer provide the services, the sole condition from the logistical necessity for the alleged ambiguous clause #14 in the TOU related to asset ownership, that all assets of at least unaccredited investors, ought to be immediately returned or moved to custody both in the wake of the TX and NJ letters following up their order to have Celsius

straighten up their seemingly misleading, illicit, and predatory operation and, per their follow up letters, asserting asset ownership in Earn is that of the creditors. As Celsius HQs primary activity was in Hoboken, the NJ letter ought to serve to represent that of the states and their legal assistance regarding asset ownership in earn, that in short, it is NOT property of the estate.

Thank you, your Honor, for your kind consideration of this submission.

Michael Benzaken, Fort Lee, New Jersey

It is unbelievable the costs that are being made in a ch.11 reorg, in the light that the USA is innovative enough to not just choose liquidation after bankruptcy but have a choice to go through different processes like ch11. I doubt if it is that innovative seeing the amount of time, the lack of transparency from the debtor's side and a lot of more strange steps being made from the debtor's side and in that the lawyer side it is a very inefficient process with a lot of doors wide open to mislead or misuse the process itself.

I am sorry Your Honor for not being able to get the best out of my English, I wrote this on my phone without grammarly. Sincerely,

Geoffrey from the Netherlands, Geoffrey Rudolf Cirkel, Netherlands

Dear Honorable Judge Glenn:

I declare under penalty of perjury, pursuant to 28 U.S.C. 1746, that I am a Celsius Earn customer, that I am signing this JOINDER OF CERTAIN EARN CREDITORS TO THE OBJECTIONS OF ERIC WOHLWEND, FILED BY HIS COUNSEL, ANTHONY J. DEGIROLAMO, AND REBECCA GALLAGHER, PRO SE, TO THE DEBTOR'S AMENDED MOTION FOR ENTRY OF AN ORDER (I) ESTABLISHING OWNERSHIP OF ASSETS IN THE DEBTORS' EARN PROGRAM, (II) PERMITTING THE SALE OF STABLECOIN IN THE ORDINARY COURSE, AND (III) GRANTING RELATED RELIEF [DOCS 1430 AND 1416] on behalf of myself, and that the information I have provided herein is true and correct to the best of my knowledge, information, and belief.

I would like to put the Debtor and Earn customer contract dispute over crypto asset ownership (as I understand it) in terms of an analogy that I hope everyone will find simpler to understand. Below is the story of my neighbor's 16 year-old son, Alex, who has a bright idea to make money by starting a neighborhood lawn mowing service:

1. Currently, Alex has no capital assets (i.e. other source of income, accumulated savings, lawn mower of his own, etc) to start this venture; all he can bring to the table is his own human capital in the form of blood, sweat and tears. Alex's first thought is to borrow his dad's lawn mower so he can be off-and-running with his new business. Unfortunately, his dad knows that Alex has not been growing up to be a responsible teenager (e.g. keeps a very messy room so it's impossible to tell what's his versus his brother's stuff, always turns in his school homework assignments to the teacher late, etc). His dad does not trust that Alex will take care of and return his mower in the same condition that he found it, so he refuses to lend the family's mower to help jumpstart Alex's idea with the necessary physical asset.

2. Alex is convinced that he is onto the next big idea since sliced bread that nobody in the world has ever thought of before. He begins to canvass the neighborhood looking for someone who would be willing to lend him their mower. Unfortunately, none of his neighbors know him very well and are not willing to trust a teenager with their property.

3. In a last-ditch effort, Alex knocks on my door and asks if I would become his partner in this once-in-a-lifetime opportunity. Alex appears to be a very energetic, enthusiastic, young entrepreneur. He is a very gifted speaker and says all the right things to make me believe he can pull off his grand vision. Although I do not personally know him well, his parents are good friends of mine, his family goes to temple every week, and I have seen him launch several fledgling money-making ventures in the neighborhood (e.g. lemonade stand, washing cars, etc). From all outward appearances, I figure that Alex has all the ingredients it takes to become an outstanding and successful businessman someday. Without seeing any obvious red flags, I mistakenly assume that he has been raised well enough by both his parents and religious community to know the difference between what most people would consider to be morally/ethically right and wrong.

4. I would like to help Alex realize his big dreams, but I am a little hesitant to do so initially because there does not appear to be anything in it for me. I would be taking the risk of lending my expensive riding lawn mower to this boy in exchange for nothing in return. My naturally risk-averse instincts scream at me, DON'T DO IT! because 16 year-old boys are not full-fledged adults, they oftentimes have very questionable judgment, and they are known to take outside risks especially with other people's property when they don't have any skin in the game, and won't suffer the full consequences if there is an accident or loss. Therefore, I trust my gut feelings and politely tell Alex "no."

5. Not one to ever take a simple "no" for an answer, Alex re-jiggers his business plan so that I will be incentivized to loan him my mower. This time, he presents me with a profit-sharing scheme, whereby I supply the equipment and he provides the labor, and then we split any money he makes 80%/20% in his favor. He promises that he will pay me my share of his earnings as a reward each Monday. He will keep my share of the money in his piggy bank, but keep track of how much he cumulatively owes me in his personal ledger. He also verbally agrees to pay me all the money I've earned, and give me back my mower whenever I ask for it. I weigh the upside of making a little extra profit off a piece of idle equipment which I rarely use against the potential downsides of letting it be used by an inexperienced teenager who claims he can get more efficiency and productivity out of it than I can. I let my greed (as well as the desire to help a neighborhood boy who has big aspirations) cloud my judgment and risk management, and I reluctantly agree to the deal on a trial basis.

6. The weeks and months of summer start to roll on by. Alex knocks door-to-door asking people if he can cut their lawns for a modest sum, much less than what other kids are currently charging. And why not? He is using my riding lawn mower and can

cut 3 lawns in the time it takes another kid to cut 1 yard. Business is booming, and Alex starts to dominate the neighborhood mowing business by undercutting all his competitors. Not content to limit his earning potential, Alex begins soliciting mowing contracts in the surrounding neighborhoods. I feel proud that I have played an integral part in the success of this budding capitalist when no one else could see his vision. True to his word, Alex dutifully reports to me each Monday afternoon, and shows me his ledger which itemizes how much money he generated the previous week, how much I earned that week, and the total he owes me. Since he appears to be very communicative and transparent about his weekly progress, I still see no reason to doubt his honesty and character.

7. Soon thereafter, Alex began seeking to expand further astray from our neighborhood area in order to generate more revenue. Per our initial conversations, Alex only said that he was going to cut yards "around the neighborhood," but does not go into detail. As Alex's contract commitments proliferated, he found the need of transporting this heavy piece of lawn equipment around the city to do his work. Knowing that he had only just gotten his driver's license a few months prior, Alex correctly guesses that I probably would not be willing to continue to lend him my property if I was aware that he was stretching the bounds of our original agreement by quite a bit. Therefore, Alex continues with his plans, but conveniently fails to disclose to me exactly how the scope of his business had morphed or tell me that he was now transporting my riding lawn mower precariously strapped on a trailer hitch behind his car. Alex also does not bother to inquire with the local DMV to see if he needs any commercial driving licenses in order to be able transport this heavy equipment on the roads legally.

8. After only a few months, Alex decides that mowing all these lawns by himself is hard work even on a riding mower. So, Alex does a handshake deal with an acquaintance from school named Jason to mow a lot of the lawns for him in exchange for a cut of the profits from the contracts he already set up. Alex does not bother to do a background check with Jason's family or other friends in order to find out what kind of person Jason is, nor does he inform me of this deal where he has lent out use of my property (and his own car) to some teenager I don't know, without first asking my permission. Jason is only 15, does not have a valid driving license, has a bit of wild streak in him, and has already been arrested for petty theft at a local convenience store. Jason is not a defensive driver, and soon he gets in a multi-car accident that completely totals both Alex's car and my lawn mower. Jason does not care because it wasn't his property that was damaged, he doesn't carry auto insurance, and anybody who tries to sue him will be trying to squeeze blood from a Stone.

9. Alex knows that he is in big trouble, and has ruined not only his own property but mine as well. Rather than come to me and be upfront about what has transpired, Alex pretends that everything is fine and carries on business as usual. Knowing that he has still committed to pay me my weekly "Earnings," Alex begins asking the parents of all his school friends to borrow whatever mowers he can get his hands on, offering them a

similar deal as what he initially gave me. He finds a few takers so that his business can hobble on a little bit further while keeping me in the dark about my demolished mower.

10. Alex confesses to his older brother Roni, who is a budding lawyer, about the pickle he has gotten himself into. Roni's first inclination is to resort to the legal system and use loopholes in order to help his younger brother out of his predicament. Roni drafts up a written version of our verbal contract, but changes the fine print verbiage such that I would be agreeing to give up the legal ownership of my riding lawn mower to Alex while it is in his possession, agree to arbitration for any disputes, etc. All the other provisions, such as my right to withdraw both "Earnings" and ask for my lawn mower back at any time, remain intact. Alex presents the new written contract to me, and asks me to sign it. He tells me this new version will supersede our previous verbal agreement, and is only necessary because he is in the process of applying with the Department of Revenue to create an LLC entity and get the necessary business licenses to operate legally within the state. I read through the document but do not understand all the ambiguous legal mumbo-jumbo that his brother inserted into the contract. I do not immediately sign it, but take the time to consult a few of the other neighbors so that I can make sense of his contract. None of us are lawyers, but no one sees why I should be suspicious of our neighbor's kid. I take Alex's word that the contract essentially remains the same and the only major changes are the ones which he drew my attention to. I reluctantly sign the contract which formalizes our verbal agreement in writing, but into which Alex entered in bad faith because he failed to disclose the prior damage to my mower or clearly point out to me the biggest change in our contract, whereby I agreed to transfer title of lawn mower over to him while it was in possession. This new contract was clearly a deceptive move on the part of Alex and his brother Roni and an attempt to escape culpability for the damage Alex's friend Jason had caused. Had Alex told me in plain English to my face what the terms of his new contract were, then I would have politely cashed out my "Earnings" and requested for my riding lawn mower to be returned to me immediately, which he would have been unable to do.

11. Alex has gotten himself in over his head, and made too many commitments that he cannot keep. He begins keeping a second set of books: one showing his liabilities which he presents to me and all the other parents he has borrowed mowers from, and another internal one showing "his" assets (e.g. cash in his piggy bank, lists of working & damaged mowers, etc). Desperate for cash to fill the gaping and ever-widening hole between what he has and what he owes everybody, Alex tries to make money by starting completely new businesses (e.g. selling vaping devices to the other high schoolers) so that no one will be the wiser or suspect that his business is insolvent.

12. Alex is unable to keep all his spinning plates in the air, but he continues to present a confident forbade to all the people from whom he borrowed mowers. Unfortunately for Alex, he forgets to add oil to the last remaining working mower and then burns out the engine. With little to no new money coming in, he suffers a cash crunch and finds himself unable to pay the people who regularly withdraw their "Earnings" from him every week. Word spreads around the neighborhood that there is

something sketchy going on with Alex's business, and Alex's fraudulent scheme quickly unravels. Suddenly and without warning, Alex announces to the people who lent him their mowers that he is closing the business. They begin demanding their "Earnings" and lawn mowers back, but Alex refers them to the fine print in the contracts they all signed which gave him legal title to all the "Earnings" as well as the lawn mowers because they are still in his possession.

13. Alex blames the failure of his business on the fact that everyone wanted their money and mowers back at the same time. Since he does not want to accept responsibility or be held accountable for his decisions and actions, he takes the position that the money and mowers still in his possession are his property because all the parents had signed a written contract and not noticed the revisions in the fine print. He claims that because this is his property now, it does not matter if it was damaged or not, he can sell the broken mowers for scrap, and he can pocket the cash to fund the operating costs of his other unprofitable side gigs. He mistakenly believes that his written contract is bulletproof and protects from any legal liability for his deceitfulness and the damage he caused since his brother is a very crafty lawyer. However, none of the parents who loaned him their property agree with his narrow interpretation of the law. No one in their right mind would ever surrender legal title to their mowers for what they understood and what was portrayed by Alex as a loan of equipment that could be terminated by the loaner at a moment's notice. To insinuate that the fine print of the written Terms of Service should override the essence of the underlying contractual relationship between the parties defies all common sense.

The Debtor's lawyers, Kirkland & Ellis, would have your Honor focus on the very narrow section of the July 22, 2021 Terms of Service (version 6) and all subsequent ones which were primarily based upon it with respect to the Earn accounts (i.e. versions 7 and 8) without the proper context. They say these are the legal words that were accepted by Earn account holders, and they, are asking your Honor to rule whether it constitutes a valid legal contract. If you do, then the Debtor will be given legal ownership of the Earn coins in its possession, and they will be allowed to sell the stablecoins (and later other coins once all of the stablecoins have been exhausted) in order to continue funding their unprofitable businesses. This would be tantamount to focusing solely on bullet point #10 in the story above, and declaring Roni's written contract enforceable because it was signed.

Making such a ruling would completely ignore all the relevant background context and the main motive behind why that contract was conceived/drafted in the first place. It also ignores that the ToS version 6 was deceptively presented to Earn customers in a 7/22/21 email as only necessary due to the Debtor moving legal jurisdiction from its UK to new US headquarters. However, that email did NOT point out the MOST important changes in the nature of the contract, which transferred legal coin ownership from Earn customers to the Debtor and allowed the Debtors complete latitude to do whatever they liked with those assets. These significant changes were quite vague, ambiguous, open to interpretation, and substantially different than the Debtor's prior business relationship with Earn customers. This information was buried and only disclosed many pages deep

into the legal fine print. Furthermore, they neglected to disclose the high risks involved with offering an unregistered security product.

Debtor CEO Alex Mashinsky repeatedly touted that the company only engaged in safe, overcollateralized loans with institutional/retail borrowers (i.e. the borrower's collateral held greatly exceeded the amount of the deposit loaned out to them), thus minimizing the likelihood of a loss to the Debtor and depositors. In neither oral communication (e.g. weekly YouTube AMA's), written communication (e.g. email, app, website), nor in the Terms of Service itself, did the Debtor disclose any of their intentions about how their business model had already been or was going to change in the future (e.g. making undercollateralized loans to institutions, DeFi yield farming, spot/futures perpetual swap arbitrage, BTC/GBTC arbitrage, directional crypto trading bets, staking ETH, BTC mining, etc). Therefore, one commercially reasonable interpretation of the new contract is that Earn customers expected a great degree of continuity and that the Debtors would continue operating their business model in a similar fashion as they did before when the customers had first deposited their assets. While the Debtors may argue that the new ToS gave them much broader authority to deploy Earn assets than before, I reckon that most Earn customers would agree with me that they would not have loaned their crypto assets to the Debtors if they had known the company was transforming into an unrestricted crypto investment hedge fund rather than the safe crypto bank it advertised itself to be. A substantial transformation of the company's business model requires adequate disclosure to its investors in order for them to be able to make an informed decision about whether they wish to continue the relationship.

Moreover, in the Debtor's weekly YouTube AMA's surrounding this time period, CEO Alex Mashinsky failed to verbally explain the new ToS in unambiguous language. Moderator Zach Wildes carefully curated the questions which were presented to Mashinsky, so that he was able to skirt around and not have to answer any of the more pressing questions about what the new ToS language meant in plain English. In subsequent AMA's (after each ToS version 6-8 were introduced), Alex further orally modified the applicable ToS because he continued to insist the assets were "ours," contrary to its written language.

Thus, the revised terms were clearly a deceptive bait-and-switch, and were not entered in good faith by the Debtor. In addition, according to the Vermont Attorney General's initial investigation (Docket 730: Motion to Join Motion of US Trustee for Appointment of an Examiner filed by Jennifer Rood on behalf of Vermont Dept. of Financial Regulation), the Debtor's made false and misleading claims to investors about, inter alia, the company's financial health and its compliance with securities laws, both of which likely induced retail investors to invest in Celsius or to leave their investments in Celsius despite concerns about the volatility of the cryptocurrency markets, (pg 2, #10). Furthermore, the Vermont AG indicates that Celsius was likely insolvent as far back early 2019: Excluding the Company's Net Position in CEL, liabilities would have exceeded its assets since at least February 28, 2019, (pg 6, #16 referring to "Declaration of Ethan McLaughlin"). This implies that Debtor had been fraudulently inducing Earn customers to deposit their coins onto the Celsius lending platform well

before the ToS version 6 was even introduced. Therefore, I request that your Honor declare the Debtor's Terms of Service (at a minimum versions 6-8 or later) to be null and void, and that Earn coins be declared the property of the customer and not property of the Estate.

Paul Breuder, Lynnwood, WA